

ABSTRAK

Skripsi dengan judul “Pengaruh *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi, *BI Rate*, Dan Nilai Tukar Rupiah Terhadap Pembiayaan Usaha Mikro Kecil Dan Menengah Pada Bank Umum Syariah Di Indonesia” ini ditulis oleh Chrismanika Amanda Febriyan, NIM. 17401163470, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Instirut Agama Islam Negeri Tulungagung pembimbing Dr. H. Mashudi, M.Pd.I.

Kata kunci : *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi, *BI Rate*, Nilai Tukar Rupiah, Bank Umum Syariah

Penelitian ini dilatar belakangi oleh banyaknya sektor Usaha Mikro Kecil Dan Menengah yang ada di Indonesia. Saat ini perkembangan semakin pesat, dan banyak diminati oleh berbagai kalangan. Perkembangan tersebut tidak lepas dari pembiayaan yang dilakukan oleh Usaha Mikro Kecil dan Menengah untuk mempertahankan potensi mereka. Dalam hal ini Bank Umum Syariah mempunyai peran untuk turut membantu perkembangan Usaha Mikro Kecil dan Menengah yang sesuai dengan prinsip syariah. Beberapa faktor perkembangan Usaha Mikro Kecil dan Menengah diantaranya dipengaruhi oleh *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi, *BI Rate*, dan Nilai Tukar Rupiah.

Adapun tujuan dalam penelitian ini adalah untuk mengetahui seberapa besar pengaruh *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi, *BI Rate*, dan Nilai Tukar Rupiah secara parsial dan bersama-sama terhadap pembiayaan Usaha Mikro Kecil dan Menengah pada Bank Umum Syariah. Upaya yang dilakukan untuk mencapai tujuan tersebut, maka penulis menggunakan pendekatan kuantitatif dan jenis penelitian asosiatif. Metode analisisnya menggunakan regresi berganda, dan uji asumsi klasik.

Pada hasil analisis regresi linier berganda dapat disimpulkan bahwa, (1) *Non Performing Financing* (NPF) berpengaruh terhadap pembiayaan Usaha Mikro Kecil dan Menengah (2) *Financing to Deposit Ratio* (FDR) tidak berpengaruh terhadap pembiayaan Usaha Mikro Kecil dan Menengah (3) Inflasi berpengaruh terhadap pembiayaan Usaha Mikro Kecil dan Menengah (4) *BI Rate* berpengaruh terhadap pembiayaan Usaha Mikro Kecil dan Menengah (5) Nilai Tukar Rupiah berpengaruh terhadap pembiayaan Usaha Mikro Kecil dan Menengah (6) Secara bersama-sama *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi, *BI Rate*, dan Nilai Tukar Rupiah berpengaruh terhadap pembiayaan Usaha Mikro Kecil dan Menengah.

ABSTRACT

This thesis entitled "The Influence of Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), BI Rate, Inflation, and Rupiah Exchange Rate on Financing of Micro, Small and Medium Enterprises in Islamic Commercial Banks in Indonesia," was written by Chrismanika Amanda Febriyan, NIM. 17401163470, Faculty of Economics and Islamic Business, Department of Islamic Banking, State Islamic Institute of Tulungagung, supervisor of Dr. H. Mashudi, M.Pd.I.

Keywords: Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Inflation, BI Rate, Rupiah Exchange Rate, Islamic Commercial Banks

This research is motivated by the many sectors of Micro, Small and Medium Enterprises in Indonesia. Currently, the development is growing rapidly, and is in great demand by various groups. This development cannot be separated from the financing made by Micro, Small and Medium Enterprises to maintain their potential. In this case, Islamic Commercial Banks have a role to contribute to the development of Micro, Small and Medium Enterprises in accordance with sharia principles. Several factors in the development of Micro, Small and Medium Enterprises include the influence of Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Inflation, BI Rate, and the Rupiah Exchange Rate.

The purpose of this study is to determine how much influence Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Inflation, BI Rate, and Rupiah Exchange Rate partially and jointly on the financing of Micro, Small and Medium Enterprises at the Islamic Commercial Banks. Efforts are made to achieve these goals, the authors use a quantitative approach and associative research types. The method of analysis uses multiple regression and classical assumption test.

The results of multiple linear regression analysis, it can be concluded that, (1) Non-Performing Financing (NPF) has a effect on the financing of Micro, Small and Medium Enterprises. (2) Financing to Deposit Ratio (FDR) has no effect on the financing of Micro, Small and Medium Enterprises (3) Inflation has effect on the financing of Micro, Small and Medium Enterprises (4) BI Rate has effect on the financing of Micro, Small and Medium Enterprises (5) The Rupiah Exchange Rate has effect on the financing of Micro, Small and Medium Enterprises (6) Together Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Inflation, BI Rate, and Rupiah Exchange Rate have effect on the financing of Micro, Small and Medium Enterprises.