

ABSTRAK

Tesis dengan judul “Pengaruh Inflasi, *Financing To Deposite Ratio*, dan *Capital Adequacy Ratio* terhadap *Non Performing Financing* dengan *Return On Asset* sebagai Variabel Moderating Pada Bank Umum Syariah di Indonesia Periode 2015-2019” ini ditulis oleh Ana Nur Hidayah, NIM. 12508194033, dengan pembimbing Dr. H. Nur Aini Latifah, SE. MM., dan Dr. Qormarul Huda, M.Ag.

Kata kunci: *Inflasi, Financing to Deposite Ratio, Capital Adequacy Ratio, Return On Asset, Non Performing Financing*

Penelitian ini dilatar belakangi oleh adanya kelancaran pengelolaan pembiayaan akan mempengaruhi likuiditas sehingga mampu meningkatkan kesehatan bank. Bank dikatakan sehat apabila bank tersebut mampu mengelola keuangan sehingga terhindar dari profil resiko. Salah satu indikator untuk menilai tingkat kelancaran nasabah dalam memenuhi kewajibannya adalah rasio *Non Performing Finance* (NPF). Semakin rendah angka yang ditunjukkan pada rasio NPF maka semakin baik, karena tingkat kredit bermasalahnya rendah.

Rumusan masalah dalam penelitian ini antara lain: (1) Apakah terdapat pengaruh antara Inflasi, *Financing to Deposite Ratio* (FDR), dan *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* (NPF) pada Bank Umum Syariah di Indonesia?, (2) Apakah *Return On Asset* (ROA) memoderasi pengaruh Inflasi, *Financing to Deposite Ratio* (FDR), dan *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* (NPF) pada Bank Umum Syariah di Indonesia?.

Metode penelitian yang digunakan untuk menjawab rumusan masalah dalam tesis ini adalah metode regresi berganda dan *Moderated Analysis Regression* (MRA). Jenis penelitian yang digunakan yaitu penelitian kuantitatif. Data sekunder adalah sumber informasinya. Teknik pengumpulan data yang digunakan adalah teknik dokumentasi. Pengolahan data menggunakan SPSS 23.0.

Pengujian hipotesis menunjukkan bahwa Inflasi, *Financing to Deposite Ratio* (FDR), dan *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap *Non Performing Financing* pada Bank Umum Syariah di Indonesia. *Return On Asset* (ROA) memoderasi pengaruh Inflasi, *Financing to Deposite Ratio* (FDR), dan *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* pada Bank umum Syariah di Indonesia.

ABSTRACT

The thesis entitled "The Effect of Inflation, Financing To Deposit Ratio, and Capital Adequacy Ratio on Non-Performing Financing with Return On Assets as Moderating Variable in Islamic Commercial Banks in Indonesia for the 2015-2019 Period" was written by Ana Nur Hidayah, NIM. 12508194033, advised by Dr. H. Nur Aini Latifah, SE. MM., and Dr. Qormarul Huda, M.Ag.

Keywords: *Inflation, Financing to Deposit Ratio, Capital Adequacy Ratio, Return On Asset, Non Performing Financing*

This research is motivated by the existence of smooth financing management, which will affect liquidity and thus improve the bank's health. A bank is said to be healthy if it can manage its finances in such a way that it avoids the risk profile. One of the indicators used to assess the ease with which customers fulfill their obligations is the Non-Performing Finance (NPF) ratio. The lower the number shown in the NPF ratio, the better, because the level of non-performing loans is low.

The problem formulation in this Thesis: (1) Is there an influence between Inflation, Financing to Deposit Ratio (FDR), and Capital Adequacy Ratio (CAR) on Non-Performing Financing (NPF) in Indonesian Islamic Commercial Banks? (2) Does Return On Assets (ROA) moderate the effect of Inflation, Financing to Deposit Ratio (FDR), and Capital Adequacy Ratio (CAR) on Non-Performing Financing (NPF) in Indonesian Islamic Commercial Banks?.

The research method used to answer the problem formulation in this thesis is the method of multiple regression and Moderated Analysis Regression (MRA). The type of research used is quantitative research. Secondary data is the source of the information. The collect data technique used is the technique documentation . process the data was used SPSS 23.0.

Hypothesis testing reveals that Inflation, Financing to Deposit Ratio (FDR), and Capital Adequacy Ratio (CAR) all have a significant impact on Non-Performing Financing at Indonesian Islamic Commercial Banks. Return on Assets (ROA) moderate the impact of Inflation, Financing to Deposit Ratio (FDR), and Capital Adequacy Ratio (CAR) on Non-Performing Financing at Indonesian Islamic Commercial Banks.