

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Net Interest Margin*, *Return on Asset*, *Non Performing Financing*, dan Inflasi terhadap *Financing to Deposit Ratio* Bank Umum Syariah Indonesia Periode 2016 – 2020” yang ditulis oleh Khoirunisa, NIM. 12401183092, dibimbing oleh Rendra Erdkhadifa, M.Si.

Pertumbuhan *Financing to Deposit Ratio* Bank Umum Syariah Indonesia dari tahun 2016 sampai tahun 2020 mengalami penurunan. Penurunan *Financing to Deposit Ratio* karena pelonggaran penyaluran pembiayaan agar tidak terjadi pembiayaan bermasalah. Penurunan menunjukkan bank belum maksimal menyalurkan pembiayaan ke masyarakat atau melalui sektor riil. *Financing to Deposit Ratio* yang berada di posisi rendah menunjukkan bank dalam kondisi likuid, namun bank belum menyalurkan dana pihak ketiga dengan maksimal sehingga fungsi intermediasi bank belum terpenuhi. Perlu kajian mengenai faktor yang dapat mempengaruhi *Financing to Deposit Ratio* agar bank tidak mengalami risiko likuiditas yang menghambat bank dalam memenuhi kewajiban jangka pendek dan fungsi intermediasi bank dapat terpenuhi. Tolak ukur guna menganalisis *Financing to Deposit Ratio* yakni rasio *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Net Interest Margin*, *Return on Asset*, *Non Performing Financing*, dan Inflasi.

Tujuan penelitian (1) untuk menguji pengaruh *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Net Interest Margin*, *Return on Asset*, *Non Performing Financing*, dan Inflasi terhadap *Financing to Deposit Ratio* (2) untuk menguji pengaruh *Capital Adequacy Ratio* terhadap *Financing to Deposit Ratio*, (3) untuk menguji pengaruh dana pihak ketiga terhadap *Financing to Deposit Ratio* (4) untuk menguji pengaruh *Net Interest Margin* terhadap *Financing to Deposit Ratio* (5) untuk menguji pengaruh *Return on Asset* terhadap *Financing to Deposit Ratio* (6) untuk menguji pengaruh *Non Performing Financing* terhadap *Financing to Deposit Ratio*, dan (7) untuk menguji pengaruh Inflasi terhadap *Financing to Deposit Ratio*.

Penelitian menggunakan pendekatan penelitian kuantitatif asosiatif. Teknik pengambilan sampel *purposive sampling*. Menggunakan data sekunder data laporan keuangan triwulan Bank Umum Syariah Indonesia dan laporan Inflasi periode 2016-2020. Teknik analisis data menggunakan analisis regresi panel. Data diolah menggunakan *software Eviews*.

Hasil pengujian menunjukkan secara serentak antara *Capital Adequacy Ratio*, dana pihak ketiga, *Net Interest Margin*, *Return on Asset*, *Non Performing Financing*, dan Inflasi paling tidak terdapat salah satu variabel yang berpengaruh secara signifikan terhadap *Financing to Deposit Ratio*. Hasil penelitian secara parsial menunjukkan bahwa *Capital Adequacy Ratio* dan dana pihak ketiga berpengaruh secara signifikan terhadap *Financing to Deposit Ratio*. Sedangkan *Net Interest Margin*, *Return on Asset*, *Non Performing Financing*, dan Inflasi tidak berpengaruh terhadap *Financing to Deposit Ratio*.

Kata kunci: CAR, DPK, FDR, Inflasi, NIM, NPF, ROA

ABSTRACT

Thesis entitled "Effect of Capital Adequacy Ratio, Third Party Funds, Net Interest Margin, Return on Assets, Non Performing Financing, and Inflation on Financing to Deposit Ratio of Indonesian Sharia Commercial Banks Period 2016 - 2020" written by Khoirunisa, NIM. 12401183092, supervised by Rendra Erdkhadifa, M.Si.

The growth of Financing to Deposit Ratio of Indonesian Islamic Commercial Banks from 2016 to 2020 has decreased. The decrease in the Financing to Deposit Ratio was due to the easing of financing distribution to prevent non-performing financing. The decline indicates that banks have not yet maximally channeled financing to the public or through the real sector. Financing to Deposit Ratio which is in a low position indicates the bank is in a liquid condition, but the bank has not channeled third party funds to the maximum so that the bank's intermediation function has not been fulfilled. It is necessary to study the factors that can affect the Financing to Deposit Ratio so that banks do not experience liquidity risk that hinders banks from meeting short-term obligations and the bank's intermediation function can be fulfilled. The benchmarks for analyzing the Financing to Deposit Ratio are the Capital Adequacy Ratio, Third Party Funds, Net Interest Margin, Return on Assets, Non Performing Financing, and Inflation.

The research objectives (1) to examine the effect of Capital Adequacy Ratio, Third Party Funds, Net Interest Margin, Return on Assets, Non-Performing Financing, and Inflation on Financing to Deposit Ratio (2) to examine the effect of Capital Adequacy Ratio on Financing to Deposit Ratio, (3) to test the effect of third party funds on Financing to Deposit Ratio (4) to test the effect of Net Interest Margin on Financing to Deposit Ratio (5) to test the effect of Return on Assets to Financing to Deposit Ratio (6) to test the effect of Non Performing Financing on the Financing to Deposit Ratio, and (7) to test the effect of Inflation on the Financing to Deposit Ratio.

The research uses an associative quantitative research approach. The sampling technique is purposive sampling. Using secondary data, quarterly financial report data for Indonesian Islamic Commercial Banks and inflation reports for the 2016-2020 period. The data analysis technique used panel regression analysis. The data is processed using Eviews software.

The test results show that simultaneously between the Capital Adequacy Ratio, third party funds, Net Interest Margin, Return on Assets, Non-Performing Financing, and Inflation, there is at least one variable that has a significant effect on the Financing to Deposit Ratio. The results partially show that the Capital Adequacy Ratio and third party funds have a significant effect on the Financing to Deposit Ratio. Meanwhile, Net Interest Margin, Return on Assets, Non Performing Financing, and Inflation have no effect on the Financing to Deposit Ratio.

Keywords: CAR, FDR, Inflation, NIM, NPF, ROA, TPF