

ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga, *Capital Adequacy Ratio, Non Perfoming Financing*, dan Inflasi Terhadap *Financing to Deposit Ratio* Bank KB Bukopin Syariah Periode 2014-2021” ini ditulis oleh Ria Alfina Pratiwi, NIM. 12401183278, pembimbing Dedi Suselo, SE., M.M.

Penelitian ini dilatar belakangi oleh pertumbuhan FDR Bank KB Bukopin Syariah selama periode penelitian masih berfluktuatif dan mengalami peningkatan yang signifikan pada tahun 2020. Peningkatan rasio ini menunjukkan bahwa bank telah menjalankan fungsi intermediasinya dengan optimal. Namun dilain sisi, FDR yang meningkat menunjukkan bahwa bank dalam kondisi yang tidak likuid, sehingga bank beresiko tidak dapat memenuhi kewajiban jangka pendeknya. Oleh karena itu diperlukan pengukuran kinerja mengenai faktor-faktor yang diduga dapat mempengaruhi peningkatan FDR pada Bank KB Bukopin Syariah. Rumusan masalah dalam penelitian ini adalah: (1) Apakah DPK berpengaruh signifikan terhadap FDR Bank KB Bukopin Syariah periode 2014-2021? (2) Apakah CAR berpengaruh signifikan terhadap FDR Bank KB Bukopin Syariah periode 2014-2021? (3) Apakah NPF berpengaruh signifikan terhadap FDR Bank KB Bukopin Syariah periode 2014-2021? (4) Apakah Inflasi berpengaruh signifikan terhadap FDR Bank KB Bukopin Syariah periode 2014-2021? (5) Apakah DPK, CAR, NPF, dan Inflasi secara bersama-sama berpengaruh signifikan terhadap FDR Bank KB Bukopin Syariah periode 2014-2021? Tujuan penelitian ini adalah untuk mengetahui pengaruh DPK, CAR, NPF, dan Inflasi terhadap FDR Bank KB Bukopin Syariah Periode 2014-2021.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan keuangan Bank KB Bukopin Syariah dan statistik tingkat inflasi Bank Indonesia. Teknik sampling yang digunakan dalam pengambilan sampling adalah *nonprobability sampling* dengan pendekatan *purposive sampling*. Sampel penelitian berjumlah 32 data laporan triwulan dan statistik tingkat inflasi bulan Maret, Juni, September, dan Desember periode 2014-2021 dengan teknik analisis data yang digunakan Analisis Regresi Linier Berganda. Kemudian data penelitian diolah menggunakan *software SPSS* 16.

Hasil pengujian menunjukkan bahwa variabel DPK berpengaruh negatif dan signifikan terhadap FDR, variabel CAR tidak berpengaruh signifikan terhadap FDR, variabel NPF tidak berpengaruh signifikan terhadap FDR, variabel Inflasi berpengaruh negatif dan signifikan terhadap FDR. Sedangkan secara simultan variabel DPK, CAR, NPF, dan Inflasi berpengaruh signifikan terhadap FDR.

Kata Kunci: Dana Pihak Ketiga, *Capital Adequacy Ratio, Non-Performing Financing*, Inflasi, dan *Financing to Deposit Ratio*.

ABSTRACT

Thesis entitled "The Effect of Third Party Funds, Capital Adequacy Ratio, Non-Performing Financing, and Inflation on Financing to Deposit Ratio of Bank KB Bukopin Syariah for the 2014-2021 Period" was written by Ria Alfina Pratiwi, NIM. 12401183278, supervisor Dedi Suselo, SE., M.M.

This research is motivated by the growth of the FDR of Bank KB Bukopin Syariah during the study period which was still volatile and experienced a significant increase in 2020. The increase in this ratio indicates that the bank has carried out its intermediation function optimally. But on the other hand, the increased FDR indicates that the bank is in an illiquid condition, so that the bank is at risk of not being able to meet its short-term obligations. Therefore, it is necessary to measure the performance of the factors that are thought to affect the increase in FDR at Bank KB Bukopin Syariah. The formulation of the problem in this study are: (1) Does TPF have a significant effect on the FDR of Bank KB Bukopin Syariah for the period 2014-2021? (2) Does CAR have a significant effect on the FDR of Bank KB Bukopin Syariah for the 2014-2021 period? (3) Does NPF have a significant effect on the FDR of Bank KB Bukopin Syariah for the period 2014-2021? (4) Does inflation have a significant effect on the FDR of Bank KB Bukopin Syariah for the 2014-2021 period? (5) Do TPF, CAR, NPF, and Inflation together have a significant effect on the FDR of Bank KB Bukopin Syariah for the period 2014-2021? The purpose of this study was to determine the effect of TPF, CAR, NPF, and Inflation on the FDR of Bank KB Bukopin Syariah for the 2014-2021 period.

This study uses a quantitative approach with associative type. The data used in this study is secondary data obtained from the financial statements of Bank KB Bukopin Syariah and statistics on the inflation rate of Bank Indonesia. The sampling technique used in sampling is non-probability sampling with a purposive sampling approach. The research sample is 32 quarterly report data and inflation rate statistics for the months of March, June, September, and December for the 2014-2021 period. The data analysis technique used is Multiple Linear Regression Analysis. Then the research data was processed using SPSS 16 software.

The test results showed that the TPF variable had a negative and significant effect on FDR, the CAR variable had no significant effect on FDR, the NPF variable had no significant effect on FDR, and the Inflation variable had a negative and significant effect on FDR. Meanwhile, simultaneously the variables of TPF, CAR, NPF, and Inflation have a significant effect on FDR.

Keywords: *Third Party Funds, Capital Adequacy Ratio, Non-Performing Financing, Inflation, and Financing to Deposit Ratio*