

ABSTRAK

Skripsi dengan judul “Analisis Kewajiban Penyediaan Modal Minimum, *Financing to Deposit Ratio*, *Return on Asset*, Biaya Operasional Terhadap Pendapatan Operasional, Inflasi, dan *Exchange Rate* Terhadap *Non Performing Financing* Di Bank Muamalat Indonesia” ditulis oleh Endah Sulistiani, NIM 12401193032, pembimbing Dr. Binti Nur Asiyah, M.Si.

Penelitian ini dilatarbelakangi oleh pembiayaan bermasalah Bank Muamalat Indonesia yang dalam beberapa tahun terakhir mengalami peningkatan, ditunjukkan oleh rasio *Non Performing Financing*. Pada bank syariah rasio *Non Performing Financing* juga digunakan untuk menilai kualitas kinerja dan tingkat kesehatan bank. Tinggi rendahnya *Non Performing Financing* bank dapat dipengaruhi oleh beberapa faktor, yaitu faktor dari internal bank dan faktor eksternal bank. Tujuan penelitian ini, yaitu (1) untuk menguji pengaruh signifikan KPMM terhadap NPF di Bank Muamalat Indonesia. (2) untuk menguji pengaruh signifikan FDR terhadap NPF di Bank Muamalat Indonesia. (3) untuk menguji pengaruh signifikan ROA terhadap NPF di Bank Muamalat Indonesia. (4) untuk menguji pengaruh signifikan BOPO terhadap NPF di Bank Muamalat Indonesia. (5) untuk menguji pengaruh signifikan Inflasi terhadap NPF di Bank Muamalat Indonesia. (6) untuk menguji pengaruh signifikan *Exchange Rate* terhadap NPF di Bank Muamalat Indonesia. (7) untuk menguji pengaruh signifikan KPMM, FDR, ROA, BOPO, Inflasi, dan *Exchange Rate* secara bersama-sama terhadap NPF di Bank Muamalat Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder dengan jumlah sampel 36 dari tahun 2013-2021. Teknik pengambilan sampel menggunakan sampel jenuh. Metode pengumpulan data yakni observasi tidak langsung melalui website. Metode analisis data dalam penelitian ini yakni menggunakan uji regresi linier berganda.

Hasil Penelitian ini menunjukkan bahwa: (1) KPMM berpengaruh negatif tidak signifikan terhadap NPF di Bank Muamalat Indonesia. (2) FDR berpengaruh positif signifikan terhadap NPF di Bank Muamalat Indonesia. (3) ROA berpengaruh negatif signifikan terhadap NPF di Bank Muamalat Indonesia. (4) BOPO berpengaruh negatif tidak signifikan terhadap NPF di Bank Muamalat Indonesia. (5) Inflasi berpengaruh negatif tidak signifikan terhadap NPF di Bank Muamalat Indonesia. (6) *Exchange Rate* berpengaruh positif tidak signifikan terhadap NPF di Bank Muamalat Indonesia. (7) KPMM, FDR, ROA, BOPO, Inflasi, dan *Exchange Rate* secara bersama-sama berpengaruh signifikan terhadap *Non Performing Financing* di Bank Muamalat Indonesia.

Kata Kunci: *Non Performing Financing*, Kewajiban Penyediaan Modal Minimum, *Financing to Deposit Ratio*, *Return on Asset*, Biaya Operasional Terhadap Pendapatan Operasional, Inflasi, dan *Exchange Rate*

ABSTRACT

Thesis with the title “Analysis of Minimum Capital Adequacy Requirement, Financing to Deposit Ratio, Return on Asset, Operating Expenses to Operating Revenue, Inflation, and Exchange Rate on Non Performing Financing at Bank Muamalat Indonesia” was written by Endah Sulistiani, NIM 12401193032, supervised by Dr. Binti Nur Asiyah, M.Si.

The research is motivated by Bank Muamalat Indonesia’s non performing financing in recent years has increase as indicated by the ratio non performing financing. In islamic banks ratio non performing financing also used to assess the quality of performance and level of health banks. The high and low level of non performing bank can be affected by several factors, namely factors from bank’s internal and bank’s external. The purpose of this research is (1) to test the significant effect of the CAR on the NPF at Bank Muamalat Indonesia. (2) to test the significant effect of the FDR on the NPF at Bank Muamalat Indonesia. (3) to test the significant effect of the ROA on the NPF at Bank Muamalat Indonesia. (4) to test the significant effect of the BOPO on the NPF at Bank Muamalat Indonesia. (5) to test the significant effect of the Inflation on the NPF at Bank Muamalat Indonesia. (6) to test the significant effect of the Exchange Rate on the NPF at Bank Muamalat Indonesia. (7) to test the significant effect of the CAR, FDR, ROA, BOPO, Inflation, and Exchange Rate simultaneously on the NPF at Bank Muamalat Indonesia.

This research uses a quantitative approach with the type of associative research. The data used is secondary data with a sample size of 36 from 2013-2021. The sampling technique used a saturated sample. Methods of data collection using indirect observation through the website. The data analysis method in this research is using multiple linier regression test.

The result of this research showed that: (1) CAR has no significant negative effect on NPF at Bank Muamalat Indonesia. (2) FDR has a significant positive effect on NPF at Bank Muamalat Indonesia. (3) ROA has a significant negative effect on NPF at Bank Muamalat Indonesia. (4) BOPO has no significant negative effect on NPF at Bank Muamalat Indonesia. (5) Inflation has no significant negative effect on NPF at Bank Muamalat Indonesia. (6) Exchange Rate has no significant positive effect on NPF at Bank Muamalat Indonesia. (7) CAR, FDR, ROA, BOPO, Inflation, and Exchange Rate simultaneously have a significant effect on NPF at Bank Muamalat Indonesia.

Keywords: *Non Performing Financing, Minimum Capital Adequacy Requirement, Financing to Deposit Ratio, Return on Asset, Operating Expenses to Operating Revenue, Inflation, Exchange Rate*