

ABSTRAK

Skripsi dengan judul "Pengaruh Capital Adequacy Ratio, Financing To Deposit Ratio, Dan Financing to Capital Ratio Terhadap Tingkat Non-Performing Financing (Studi Kasus pada PT Bank Syariah Indonesia)" ini ditulis oleh Izzah Farouzqi Al Muzdalif NIM. 17401163272 Pembimbing: Dr. Binti Nur Asiyah, M.Si.

Penelitian ini dilatar belakangi oleh Bank syariah di Indonesia yang pada saat pandemi memiliki tantangan berupa seputar masalah tingkat likuiditas yang dimiliki dan juga masalah tentang rasio pembayaran hutang bermasalah atau yang biasa disebut dengan *non performing financing* (NPF).

Fokus penelitian ini adalah menyelidiki (1) Bagaimana pengaruh antara Capital Adequacy Ratio (CAR) terhadap Non-Performing Financing (NPF), (2) Bagaimana pengaruh Financing to Deposit Ratio (FDR) terhadap Non-Performing Financing (NPF), (3) Bagaimana pengaruh *Financing to Capital Ratio* (FCR) terhadap Non-Performing Financing (NPF) dan (4) Bagaimana pengaruh CAR, FDR, dan FCR secara bersama sama terhadap NPF pada PT Bank syariah Indonesia (BSI) selama tahun 2015-2021. Data dikumpulkan melalui metode dokumentasi berupa data sekunder laporan keuangan dari PT Bank Syariah Indonesia. Pengujian hipotesis dilakukan menggunakan analisis Regresi Linier Berganda, Uji t, dan Uji f untuk mengetahui hubungan antar variabel.

Hasil Penelitian ini adalah (1) CAR berpengaruh negative signifikan terhadap kemungkinan terjadinya gagal bayar pada PT Bank Syariah Indonesia yang diukur menggunakan NPF. (2) FCR juga berpengaruh negatif pada NPF, (3) Sedangkan hal berbeda ditunjukkan dari FDR yang memiliki efek positif terhadap NPF pada PT Bank Syariah Indonesia. (4) Selanjutnya, secara bersama sama CAR, FDR, dan FCR berpengaruh secara signifikan pada potensi adanya NPF pada PT Bank Syariah Indonesia.

Kata Kunci: CAR, FDR, FCR, NPF, Bank Syariah

ABSTRACT

Thesis entitled "The Effect of Capital Adequacy Ratio, Financing To Deposit Ratio, and Financing to Capital Ratio on the Level of Non-Performing Financing (Case Study at PT Bank Syariah Indonesia)" written by Izzah Farouzqi Al Muzdalif NIM. 17401163272. Advisor: Dr. Binti Nur Asiyah, M.Si

This research was motivated by Islamic banks in Indonesia, which at the time of the pandemic had challenges in the form of problems surrounding the level of liquidity they owned and also problems regarding the ratio of non-performing debt payments or what is commonly called non-performing financing (NPF).

The focus of this research is to investigate (1) How does the Capital Adequacy Ratio (CAR) influence Non-Performing Financing (NPF), (2) How does the Financing to Deposit Ratio (FDR) influence Non-Performing Financing (NPF), (3) How does the Financing to Capital Ratio (FCR) influence Non-Performing Financing (NPF) and (4) How does CAR, FDR, and FCR influence NPF at PT Bank Syariah Indonesia (BSI) during 2015-2021. Data was collected through the documentation method in the form of secondary data on financial reports from PT Bank Syariah Indonesia. Hypothesis testing is carried out using Multiple Linear Regression analysis, t test, and f test to determine the relationship between variables.

The results of this study are (1) CAR has a significant negative effect on the possibility of default at PT Bank Syariah Indonesia as measured using NPF. (2) FCR also has a negative effect on NPF, (3) Whereas different things are shown from FDR which has a positive effect on NPF at PT Bank Syariah Indonesia. (4) Furthermore, CAR, FDR and FCR have a significant effect on the potential for NPF at PT Bank Syariah Indonesia.

Keywords: CAR, FDR, FCR, NPF, Islamic Bank