

ABSTRAK

Skripsi dengan judul “Analisis Pengaruh Variabel Mikro Terhadap *Non Performing Financing* (NPF) Bank Umum Syariah Periode 2018-2022” ini ditulis oleh Reza Dwi Sukmawati, program studi Perbankan Syariah, NIM. 126401202091, Pembimbing Galih Pradananta, M. Si.

Penelitian ini dilatar belakangi oleh perkembangan Bank Umum Syariah di Indonesia. Bank Umum Syariah adalah salah satu lembaga keuangan dengan prinsip syariah Islam yang berkembang pesat. Perkembangan tersebut mengakibatkan tingginya risiko pembiayaan bermasalah yang dihadapi oleh bank syariah. Risiko pembiayaan bermasalah dalam bank syariah ditunjukkan pada rasio *Non Performing Financing*. Rasio NPF yang tinggi menunjukkan bahwa sejumlah besar pembiayaan yang diberikan oleh lembaga keuangan menghadapi masalah pembayaran atau gagal untuk memenuhi kewajiban pembayaran mereka dalam waktu yang ditentukan.

Tujuan dari penelitian ini adalah: 1) untuk menganalisis pengaruh *Financing to Deposit Ratio* (FDR) terhadap *Non Performing Financing* (NPF). 2) untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* (NPF). 3) untuk menganalisis pengaruh Beban Operasional dan Pendapatan Operasional (BOPO) terhadap *Non Performing Financing* (NPF). 4) untuk menganalisis pengaruh *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), dan Beban Operasional dan Pendapatan Operasional (BOPO) secara simultan terhadap *Non Performing Financing* (NPF).

Pendekatan penelitian ini menggunakan pendekatan kuantitatif deskriptif. Populasi dalam penelitian ini adalah Bank Umum Syariah yang terdaftar di OJK. Teknik pemilihan sampel yang digunakan adalah *purposive sampling* dan diperoleh hasil 11 Bank Umum Syariah dengan periode penelitian 2018-2022. Metode analisis data dalam penelitian ini adalah analisis regresi data panel dengan menggunakan program *Eviews 12*.

Hasil penelitian menunjukkan hasil bahwa 1) variabel FDR berpengaruh positif dan signifikan terhadap NPF. 2) variabel CAR berpengaruh negatif dan signifikan terhadap NPF. 3) variabel BOPO tidak berpengaruh terhadap NPF. 4) variabel FDR, CAR, dan BOPO secara simultan (bersama-sama) berpengaruh signifikan terhadap NPF Bank Umum Syariah periode 2018-2022.

Kata Kunci: Bank Umum Syariah, *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), dan Beban Operasional Pendapatan Operasional (BOPO).

ABSTRACT

Thesis with the title "Analysis of the Influence of Micro Variables on Non Performing Financing (NPF) of Islamic Commercial Banks for the 2018-2022 Period" is written by Reza Dwi Sukmawati, Sharia Banking study program, NIM. 126401202091, Supervisor Galih Pradananta, M. Si.

This research is motivated by the development of Islamic Commercial Banks in Indonesia. Islamic Commercial Bank is one of the financial institutions with Islamic sharia principles that is growing rapidly. This development resulted in the high risk of non-performing financing faced by Islamic banks. The risk of non-performing financing in Islamic banks is shown in the Non Performing Financing ratio. A high NPF ratio indicates that a large amount of financing provided by financial institutions faces payment problems or fails to fulfill their payment obligations within the specified time.

The objectives of this study are: 1) to analyze the effect of Financing to Deposit Ratio (FDR) on Non Performing Financing (NPF). 2) to analyze the effect of Capital Adequacy Ratio (CAR) on Non Performing Financing (NPF). 3) to analyze the effect of Operating Expenses and Operating Income (BOPO) on Non Performing Financing (NPF). 4) to analyze the effect of Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), and Operating Expenses and Operating Income (BOPO) simultaneously on Non Performing Financing (NPF).

This research approach uses a descriptive quantitative approach. The population in this study were Islamic Commercial Banks registered with the OJK. The sample selection technique used was purposive sampling and obtained the results of 11 Islamic Commercial Banks with the research period 2018-2022. The data analysis method in this study is panel data regression analysis using the Eviews 12 program.

The results showed that 1) the FDR variable had a positive and significant effect on NPF. 2) CAR variable has a negative and significant effect on NPF. 3) BOPO variable has no effect on NPF. 4) FDR, CAR, and BOPO variables simultaneously (together) have a significant effect on NPF of Islamic Commercial Banks for the period 2018-2022.

Keywords: Islamic Commercial Banks, Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), and Operational Efficiency Ratio (BOPO).