

ABSTRAK

Skripsi dengan judul “Pengaruh *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, *Return On Asset*, dan Biaya Operasional Pendapatan Operasional Terhadap *Non Performing Financing* Pada Bank Umum Syariah Periode 2018-2023” ini ditulis oleh Area Ninda Octaverina, NIM.126401212083, dengan pembimbing Rendra Erdkhadifa, M.Si

Kata Kunci: *Financing to Deposit Rasio*, *Capital Adequacy Rasio*, *Return On Asset*, Biaya Operasional Pendapatan Operasional, *Non Performing Financing*

Penelitian ini dilatarbelakangi oleh salah satu fungsi utama bank dalam menyalurkan dana dalam bentuk pembiayaan. Proses penyaluran dana tidak terlepas dari risiko pembiayaan bermasalah yang ditunjukkan dengan rasio *Non Performing Financing*. Fenomenanya yaitu meningkatnya rasio *Non Performing Financing* pada Bank Umum Syariah dalam beberapa tahun terakhir. Pada beberapa bank rasio *Non Performing Financing* melebihi batas wajar yang telah ditetapkan BI sebesar 5%. Tingginya *Non Performing Financing* berdampak pada penurunan pendapatan dan menurunkan tingkat kepercayaan investor serta menghambat kemampuan bank dalam menyalurkan pembiayaan baru.

Penelitian ini bertujuan untuk mengetahui (1) pengaruh *Financing to Deposit Rasio*, *Capital Adequacy Rasio*, *Return On Asset*, dan Biaya Operasional Pendapatan Operasional secara serentak terhadap *Non Performing Financing* pada Bank Umum Syariah periode 2018-2023, (2) pengaruh *Financing to Deposit Rasio* terhadap *Non Performing Financing* pada Bank Umum Syariah periode 2018-2023, (3) pengaruh *Capital Adequacy Rasio* terhadap *Non Performing Financing* pada Bank Umum Syariah periode 2018-2023, (4) pengaruh *Return On Asset* terhadap *Non Performing Financing* pada Bank Umum Syariah periode 2018-2023, (5) pengaruh Biaya Operasional Pendapatan Operasional terhadap *Non Performing Financing* pada Bank Umum Syariah periode 2018-2023

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Data yang digunakan berupa data sekunder yang diperoleh dari laporan keuangan tahunan Bank Umum Syariah periode 2018-2023. Teknik sampling yang digunakan yaitu *non probability sampling* dengan jenis *purposive sampling*, sehingga sampel yang digunakan 9 laporan keuangan Bank Umum Syariah periode 2018-2023. Metode analisis yang digunakan adalah regresi data panel dan diolah menggunakan Eviews 9.

Hasil analisis penelitian menunjukkan bahwa secara simultan variabel *Financing to Deposit Rasio*, *Capital Adequacy Rasio*, *Return On Asset*, dan Biaya Operasional Pendapatan Operasional berpengaruh terhadap *Non Performing Financing*. Secara parsial variabel *Capital Adequacy Rasio* berpengaruh negatif dan signifikan terhadap *Non Performing Financing* sedangkan variabel *Financing to Deposit Rasio*, *Return On Asset*, dan Biaya Operasional Pendapatan Operasional tidak berpengaruh secara signifikan terhadap *Non Performing Financing*.

ABSTRACT

Thesis with the title “The Effect of Financing to Deposit Ratio, Capital Adequacy Ratio, Return On Asset, and Operating Cost of Operating Income on Non Performing Financing at Islamic Commercial Banks for the 2018-2023 Period” was written by Area Ninda Octaverina, NIM.126401212083, with the supervisor Rendra Erdkhadifa, M.Si.

Keywords: Financing to Deposit Ratio, Capital Adequacy Ratio, Return On Assets, Operating Expenses Operating Income, Non Performing Financing

This research is motivated by one of the main functions of banks in channeling funds in the form of financing. The process of channeling funds is inseparable from the risk of non-performing financing as indicated by the Non Performing Financing ratio. The phenomenon is the increasing ratio of Non Performing Financing in Islamic Commercial Banks in recent years. In some banks, the Non Performing Financing ratio exceeds the reasonable limit set by BI of 5%. The high Non Performing Financing has an impact on reducing income and reducing the level of investor confidence and hampering the bank's ability to channel new financing.

This study aims to determine (1) the effect of Financing to Deposit Ratio, Capital Adequacy Ratio, Return On Asset, and Operating Cost of Operating Income simultaneously on Non Performing Financing at Islamic Commercial Banks for the period 2018-2023, (2) the effect of Financing to Deposit Ratio on Non Performing Financing at Islamic Commercial Banks for the period 2018-2023, (3) the effect of Capital Adequacy Ratio on Non Performing Financing at Islamic Commercial Banks for the period 2018-2023, (4) the effect of Return On Asset on Non Performing Financing at Islamic Commercial Banks for the period 2018-2023, (5) the effect of Operating Costs on Operating Income on Non Performing Financing at Islamic Commercial Banks for the period 2018-2023

This research uses a quantitative approach with an associative type. The data used is secondary data obtained from the annual financial statements of Islamic Commercial Banks for the period 2018-2023. The sampling technique used is non-probability sampling with purposive sampling, so that the sample used is 9 financial reports of Islamic Commercial Banks for the period 2018-2023. The analysis method used is panel data regression and processed using Eviews 9.

The results of the research analysis show that simultaneously the variables of Financing to Deposit Ratio, Capital Adequacy Ratio, Return On Asset, and Operating Cost of Operating Income affect Non Performing Financing. Partially, the Capital Adequacy Ratio variable has a negative and significant effect on Non Performing Financing while the Financing to Deposit Ratio, Return On Asset, and Operating Cost of Operating Income variables have no significant effect on Non Performing Financing.