

ABSTRACT

This research aims to examine the effect of Financing to Deposit Ratio (FDR), Operating Costs Operating Income (BOPO), Net Operating Margin (NOM), and Capital Adequacy Ratio (CAR) to Non Performing Financing (NPF) at the Islamic Bank in Indonesia. Sample of this research was taken using the purposive sampling method. Samples were using in this research are Bank Umum Syariah that listed in the Financial Services Authority (OJK) during 2012 – 2016 periods with 4 banks that filled criteria, that's consisting of BNI Syariah, Bank Syariah Mandiri, Bank Syariah Bukopin dan BCA Syariah. Data analysis method used in this research, using the multiple linear regression analysis.

The result showed that Financing to Deposit Ratio (FDR), Operating Costs Operating Income (BOPO) and Capital Adequacy Ratio (CAR) are effect to the Non Performing Financing (NPF) while Net Operating Margin (NOM) doesn't effect to Non Performing Financing (NPF).

Keyword : Financing to Deposit Ratio (FDR), Operating Costs Operating Income (BOPO), Net Operating Margin (NOM), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF)



ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Financing to Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin* (NOM), dan *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* (NPF) pada Bank Syariah di Indonesia. Sampel dalam penelitian ini diambil menggunakan metode *purposive sampling*. Sampel yang digunakan dalam penelitian ini adalah Bank Umum Syariah yang terdaftar pada Otoritas Jasa Keuangan (OJK) selama periode 2012 – 2016 dengan 4 bank yang memenuhi kriteria, yaitu terdiri dari BNI Syariah, Bank Syariah Mandiri, Bank Syariah Bukopin dan BCA Syariah. Metode analisis data yang digunakan dalam penelitian ini menggunakan analisis regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa *Financing to Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO) dan *Capital Adequacy Ratio* (CAR) berpengaruh terhadap *Non Performing Financing* (NPF) sedangkan *Net Operating Margin* (NOM) tidak berpengaruh terhadap *Non Performing Financing* (NPF).

Kata kunci : *Financing to Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin* (NOM), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF)



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