

ABSTRACT

This study is to determine the effect of Gross Domestic Product (GDP), Inflation, Mudharabah Financing, and Murabahah Financing on Non-Performing Financing in Sharia Banking in Indonesia. The object of this research is Sharia Commercial Banks registered with the Financial Services Authority (OJK) and Bank Indonesia (BI) for the period 2012 - 2017. This research was conducted on 48 samples using a purposive sampling approach. Therefore, the data analysis used is statistical analysis in the form of descriptive statistics, classical assumption tests, multiple regression analysis and hypothesis testing, namely the test of the coefficient of determination, simultaneous test (F) and partial test (T).

The results of this study realize that the Gross Domestic Product (GDP), Inflation and Mudharabah Financing variables have no effect on Non Performing Finacing (NPF). Meanwhile, the variable Murabahah Financing has an effect on Non Performing Financing (NPF).

Keywords: Gross Domestic Product (GDP), Inflation, Mudharabah Financing, Murabahah Financing, and Non Performing Financing (NPF).



ABSTRAK

Penelitian ini untuk mengetahui pengaruh *Gross Dosmetic Product (GDP)*, Inflasi, Pembiayaan *Mudharabah*, dan Pembiayaan *Murabahah* terhadap *Non Performing Financing* pada Perbankan Syariah di Indonesia.. Objek penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) dan Bank Indonesia (BI) periode 2012 - 2017. Penelitian ini dilakukan terhadap 48 sampel dengan menggunakan pendekatan purposive sampling. Karena itu, analisis data yang digunakan adalah *analisis statistic* dalam bentuk Statistik deskriptif, uji Asumsi Klasik, analisis Regresi Berganda dan Uji Hipotesis yaitu uji Koefisien determinasi, uji Simultan (F) dan uji Parsial (T).

Hasil penelitian ini mewujudkan bahwa variabel *Gross Dosmetic Product (GDP)*, Inflasi dan Pembiayaan *Mudharabah* tidak berpengaruh terhadap *Non Performing Finacing (NPF)*. Sementara itu variabel Pembiayaan *Murabahah* berpengaruh terhadap Non Performing Financing (NPF).

Kata Kunci : *Gross Dosmetic Product (GDP)*, Inflasi, Pembiayaan *Mudharabah*, Pembiayaan *Murabahah*, dan *Non Performing Financing (NPF)*.

