

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Biaya Operasional Pendapatan Operasional (BOPO) dan *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* (NPF). Objek penelitian ini adalah Bank Umum Syariah yang ada Di Indonesia dan terdaftar di Otoritas Jasa Keuangan.

Sampel dalam penelitian ini menggunakan metode purposive sampling. Sampel yang digunakan dalam penelitian ini adalah Bank Umum Syariah yang terdaftar pada Otoritas Jasa Keuangan (OJK) selama periode 2015-2017 kecuali Bank Aceh Syariah yang baru lahir pada tahun 2016. Metode analisis data yang digunakan dalam penelitian ini menggunakan teknik regresi linear berganda.

Hasil penelitian ini membuktikan secara empiris bahwa yang mempengaruhi *Non Performing Financing* (NPF) adalah Biaya Operasional Pendapatan Operasional (BOPO) dan *Financing to Deposit Ratio* (FDR). Sementara *Capital Adequacy Ratio* (CAR) terbukti secara empiris tidak berpengaruh terhadap *Non Performing Financing* (NPF).

**Kata Kunci:** *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO) dan *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR)



## ***ABSTRACT***

This study aims to examine the effect of Operational Cost of Operating Income (BOPO) and Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR) to Non Performing Financing (NPF). The object of this study is a Sharia Commercial Bank in Indonesia and registered with the Financial Services Authority.

The sample in this study used a purposive sampling method. The sample used in this study is a Sharia Commercial Bank registered with the Financial Services Authority (OJK) during the 2015-2017 period except for the Aceh Syariah Bank which was born in 2016. The data analysis method used in this study uses multiple linear regression techniques.

The results of this study empirically prove that what affects Non-Peforming Financing (NPF) is the Operational Cost of Operating Income (BOPO) and Financing to Deposit Ratio (FDR). While Capital Adequacy Ratio (CAR) has been proven empirically to have no effect on Non-Peforming Financing (NPF).

Keywords: Operating Cost Operating Income (BOPO) , Financing to Deposit Ratio (FDR),Capital Adequacy Ratio (CAR), Non Performing Financing (NPF)

