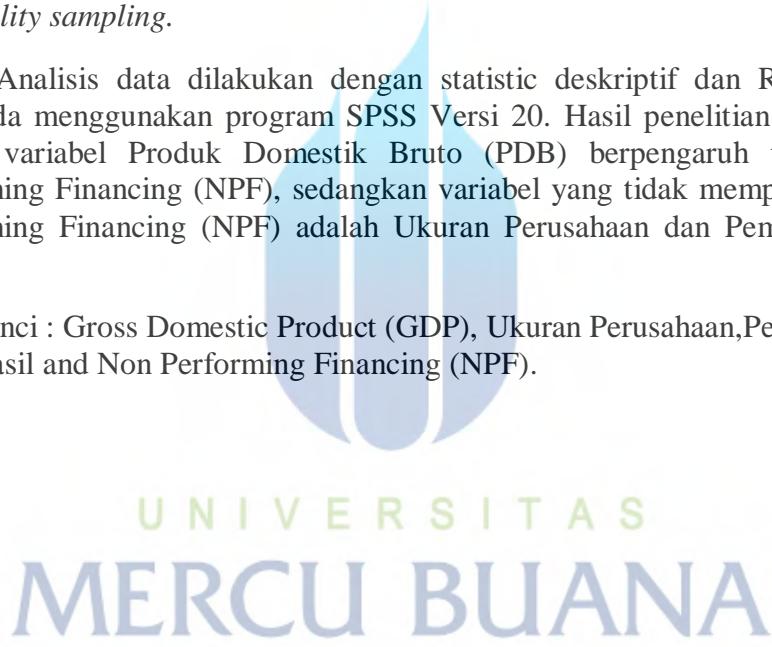# ABSTRAK

Bank berfungsi sebagai perantara keuangan, bank akan selalu menghadapi risiko kredit. Risiko kredit timbul jika bank tidak mendapatkan kembali angsuran pinjaman. Dalam hal ini, tingkat kredit bermasalah dapat ditunjukkan dengan rasio Non Performing Financing (NPF) di bank syariah. Semakin rendah rasio NPF, semakin baik kondisi bank, karena tingkat pembiayaan bermasalah rendah.

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh Gross Domestic Product (GDP), Ukuran Perusahaan, dan Pembiayaan Bagi Hasil terhadap Non Performing Financing (NPF) pada Bank Syariah di Indonesia pada periode penelitian 2012-2018. Populasi yang digunakan dalam penelitian ini adalah 14 bank syariah yang terdaftar di www.ojk.go.id dengan mengambil 9 sampel bank syariah. Metode pengambilan sampel menggunakan *teknik non probability sampling.*

Analisis data dilakukan dengan statistic deskriptif dan Regresi Linear Berganda menggunakan program SPSS Versi 20. Hasil penelitian menunjukkan bahwa variabel Produk Domestik Bruto (PDB) berpengaruh terhadap Non Performing Financing (NPF), sedangkan variabel yang tidak mempengaruhi Non Performing Financing (NPF) adalah Ukuran Perusahaan dan Pembiayaan Bagi Hasil.

Kata kunci : Gross Domestic Product (GDP), Ukuran Perusahaan,Pembiayaan Bagi Hasil and Non Performing Financing (NPF).

ABSTRACT

 Banks function as financial intermediaries, banks will always face credit risk. Credit risk arises if the bank does not get back the loan installments. In this case, the level of problem loans can be indicated by the ratio of Non Performing Financing (NPF) in Islamic banks. The lower the NPF ratio, the better the condition of the bank, because the level of problematic financing is low.

 This research aims to determine how the influence of Gross Domestic Product (GDP), Company Size, and Production Sharing Financing on Non-Performing Financing (NPF) in Islamic Banks in Indonesia in the 2012-2018 study period. The population used in this study was 14 Islamic banks registered at www.ojk.go.id by taking 9 samples of Islamic banks. The sampling method uses non probability sampling techniques.

 Data analysis was performed with descriptive statistics and Multiple Linear Regression using SPSS Version 20. The results showed that the Gross Domestic Product (GDP) variable influenced the Non Performing Financing (NPF), while the variables that did not affect the Non Performing Financing (NPF) were Company Size and Profit Sharing Funding.

Keywords : Gross Domestic Product (GDP), Company Size, Profit Sharing Financing and Non Performing Financing (NPF).

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