

ABSTRACT

This research aims to analyze the comparison of the influence of Non Performing Financing, Financing to Deposit and MSME Segment Financing between Sharia Commercial Banks and Sharia Business Units. The object of this study is Sharia Commercial Banks and Sharia Business Units registered with the Financial Services Authority in a period of 4 years (2015-2018).

This research uses descriptive statistical analysis, classic assumption test in the form of normality test, multicollinearity test, autocorrelation test, heterokedasticity test. Hypothesis testing in the form of the coefficient of determination test (R^2), simultaneous significance test (statistical test F), test the significance of individual parameters (t statistical test) and multiple linear regression analysis test. And for the comparison test in the form of an independent sample t -test.

Keyword: *Non Performing Financing, Financing to Deposit, financing of the MSME segment, Return on Asset*



ABSTRAK

Penelitian ini bertujuan untuk menganalisis perbandingan pengaruh *Non Performing Financing*, *Financing to Deposit* dan Pembiayaan Segmen UMKM antara Bank Umum Syariah dengan Unit Usaha Syariah. Objek penelitian ini adalah Bank Umum Syariah dan Unit Usaha Syariah yang terdaftar di Otoritas Jasa Keuangan dalam periode 4 tahun (2015-2018).

Penelitian ini menggunakan analisis statistik deskriptif, uji asumsi klasik yang berupa uji normalitas, uji multikolinearitas, uji autokorelasi, uji heterokedastisitas. Uji hipotesis yang berupa uji koefisien determinasi (R^2), uji signifikansi simultan (uji statistik F), uji signifikan parameter individual (uji statistik t) dan uji analisis regresi linier berganda. Dan untuk uji perbandingan berupa uji *independent sample t-test*.

Kata Kunci: *Non Performing Financing*, *Financing to Deposit*, Pembiayaan Segmen UMKM, *Return on Asset*

