

## Abstrak

Fungsi Bank syariah yang pertama yaitu menghimpun dana dari masyarakat yang kelebihan dana. Peningkatan permintaan pembiayaan dari masyarakat akan membuat bank sebagai penyalur dana dalam masyarakat berjalan sesuai perannya. Namun disisi lain, peningkatan pembiayaan juga akan berpotensi menimbulkan pembiayaan bermasalah yang pada bank syariah disebut *Non Performing Financing* (NPF). Pembiayaan bermasalah menjadi salah satu ukuran kinerja fungsi bank, karena NPF yang tinggi adalah indikator gagalnya bank dalam mengelola bisnis. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi *Non Performing Financing* (NPF) pada Bank Umum Syariah Di Indonesia.

Penelitian ini termasuk penelitian kuantitatif yaitu data yang digunakan dalam penelitian berupa angka-angka (numerik). Data yang telah terkumpul dianalisis dengan menggunakan analisis regresi berganda. Adapun variabel independen yang digunakan dalam penelitian ini adalah *Gross Domestic Product* (GDP), inflasi, *Financing Deposit Ratio* (FDR), Sertifikat Bank Indonesia Syariah (SBIS), dan *Capital Adequaty Ratio* (CAR). Sedangkan *Non Performing Financing* (NPF) merupakan variabel dependen. Penelitian ini menggunakan data sekunder yang diperoleh dari publikasi laporan keuangan sebanyak 11 Bank Umum Syariah yang menjadi objek penelitian.

Hasil penelitian menunjukkan bahwa *Gross Domestic Product* (GDP), inflasi, *Financing Deposit Ratio* (FDR), Sertifikat Bank Indonesia Syariah (SBIS) dan *Capital Adequaty Ratio* (CAR) terbukti berpengaruh secara bersama-sama (simultan) terhadap *Non Performing Financing* (NPF) pada Bank Umum Syariah. Sedangkan pengujian secara partial, bahwa Sertifikat Bank Indonesia Syariah (SBIS) dan *Capital Adequaty Ratio* (CAR) terbukti berpengaruh positif terhadap *Non Performing Financing* (NPF). Sedangkan *Gross domestic product* (GDP), inflasi, dan *Financing Deposit Ratio* (FDR) tidak berpengaruh signifikan terhadap *Non Performing Financing* (NPF).

**Kata kunci:** *Gross Domestic Product* (GDP), inflasi, *Financing Deposit Ratio* (FDR), Sertifikat Bank Indonesia Syariah (SBIS), *Capital Adequaty Ratio* (CAR), dan *Non Performing Financing* (NPF).

## Abstract

The first Islamic bank function is to collect funds from the public that the excess funds. Increased demand for the financing of the public will make the bank as channeling funds goes according to its role in society. On the other hand, increased financing will also potentially lead to financing problems that the Islamic bank called Non Performing Financing (NPF). Financing problem becomes one measure of the performance of the functions of banks, because of the high NPF is an indicator of a bank failure in managing the business. This study aims to determine the factors that affect the Non Performing Financing (NPF) at the Commercial Bank in Indonesia.

This study includes quantitative research data used in the study of the numbers (numerical). The collected data were analyzed using multiple regression analysis. The independent variable that is used in this study is Gross Domestic Product (GDP), inflation, Financing Deposit Ratio (FDR), Bank Indonesia Certificates Syariah (SBIS), and Capital Adequacy Ratio (CAR). While Non Performing Financing (NPF) is the dependent variable. This study used secondary data obtained from published financial reports as many as 11 Islamic Banks were the object of research.

The results showed that Gross Domestic Product (GDP), inflation, Financing Deposit Ratio (FDR), Bank Indonesia Certificates Syariah (SBIS) and Capital Adequacy Ratio (CAR) proven effect together (simultaneously) to Non Performing Financing (NPF) on Islamic Banks. While testing is partial, that Bank Indonesia Certificates Syariah (SBIS) and Capital Adequacy Ratio (CAR) proved positive effect on Non Performing Financing (NPF). While Gross Domestic Product (GDP), inflation, and Financing Deposit Ratio (FDR) did not significantly influence the Non Performing Financing (NPF).

**Keywords:** Gross Domestic Product (GDP), inflation, Financing Deposit Ratio (FDR), Bank Indonesia Certificates Syariah (SBIS), Capital Adequacy Ratio (CAR), and Non-Performing Financing (NPF).