

ABSTRACT

This study aimed to determine the factors that impact non performing financing at Shariah Bank in Indonesia (Empirical study based on Shariah Bank listed on Indonesia financial services authority for the period 2017-2020). this study is using purposive sampling as sampling method, which is sampling technique using several consideration according to the used criteria to determine how much sample to be studied and the final results obtained 44 samples. The type of this study is quantitative and the data that used for this study is secondary data. This study uses multiple regression analysis as a testing tool. The result of this study indicate capital adequacy ratio and Shariah board committee shows a negative effect on non performing financing, operational efficiency ratio (BOPO) shows a positive effect on non performing financing. Meanwhile BI Rate, inflation, and independent commissioner had no effect on non performing financing.

Keywords : *Non Performing Financing, Capital Adequacy Ratio, Operating Expenses Operating Income, BI Rate, Inflation, Sharia Supervisory Board, Independent Commissioner.*



ABSTRAK

Penelitian ini bertujuan untuk membuktikan secara empiris Faktor-Faktor yang memengaruhi *Non Performing Financing* pada Bank Syariah di Indonesia (Studi Empiris Bank Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Tahun 2017-2020). Metode pengambilan sampel dalam penelitian ini menggunakan *purposive* sampling, yaitu teknik penentuan sampel menggunakan beberapa pertimbangan tertentu sesuai dengan kriteria yang diinginkan untuk menentukan jumlah sampel yang akan diteliti dan diperoleh sampel akhir sebanyak 44. Tipe penelitian ini adalah kuantitatif dan data yang dipakai dalam penelitian ini adalah data sekunder. Metode analisis yang digunakan adalah analisis regresi linear berganda. Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* dan Dewan Pengawas Syariah berpengaruh *negatif* terhadap *Non Performing Financing*, Beban Operasional Pendapatan Operasional berpengaruh positif terhadap *Non Performing Financing*. Sedangkan *BI Rate*, Inflasi, dan Komisaris Independen tidak berpengaruh terhadap *Non Performing Financing*.

Kata kunci : *Non Performing Financing*, *Capital Adequacy Ratio*, Beban Operasional Pendapatan Operasional, *BI Rate*, Inflasi, Dewan Pengawas Syariah, Komisaris Independen.

