# ABSTRACT

This study aims to discuss and analyze the Non Performing Financing (NPF) of Sharia Banks in Indonesia. Some of the factors analyzed in the influence of Non Performing Financing is: Inflation, Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and Operations Operating Income Income (BOPO). The data analysis method used in this study is the Analysis of Multiple Linear Regression, data obtained based on the annual reports of Sharia Banks from January 2015 to December 2018.

The results of multiple linear regression test study showed that partially inflation with a significant value of 0.639, Capital Adequacy Ratio (CAR) with a significant value of 0,000, Financing to Deposit Ratio (FDR) with a significant value of 0.002, and Operating Income Operating Costs (BOPO) with a significant value of 0.005.

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

# ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis *Non Performing Financing* (NPF) pada Bank Umum Syariah di Indonesia.beberapa faktor yang dianalisis dalam mempengaruhi *Non Performing Financing* adalah : Inflasi, *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), dan *Operations Costs Operation Income* (BOPO). Metode analisis data yang digunakan dalam penelitian ini adalah Analisis Regresi Linier Berganda, data diperoleh berdasarkan annual report Bank Syariah dari bulan Januari 2015 sampai dengan Desember 2018.

Hasil penelitian menunjukkan bahwa secara parsial Inflasi dengan nilai signifikan sebesar 0,639, *Capital Adequacy Ratio* (CAR) dengan nilai signifikan sebesar 0.000, *Financing to Deposit Ratio* (FDR) dengan nilai signifikan sebesar 0,002, dan *Operations Costs Operation Income* (BOPO) dengan nilai signifikan sebesar 0,005.

Kata kunci     : *Non Performing Financing* (NPF), Inflasi, *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), dan *Operations Costs Operation Income* (BOPO)