

ABSTRAK

Penelitian bertujuan untuk mengetahui: (1) Pengaruh *Non Performing Financing* (NPF) terhadap Perkembangan *Qardhul Hasan*, (2) Pengaruh *Net Imbalan* (NI) terhadap Perkembangan *Qardhul Hasan*, (3) Pengaruh Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap Perkembangan *Qardhul Hasan*, (4) Pengaruh Biaya Promosi terhadap Perkembangan *Qardhul Hasan*, (5) Pengaruh Kepemilikan Manajerial terhadap Perkembangan *Qardhul Hasan*, (6) Pengaruh Kepemilikan Institusional terhadap Perkembangan *Qardhul Hasan*, (7) Pengaruh NPF, NI, BOPO, Biaya Promosi, Kepemilikan Manajerial dan Kepemilikan Institusional terhadap perkembangan *Qardhul Hasan*.

Jenis penelitian kuantitatif berbentuk asosiatif, populasi penelitian bank umum syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) 2015 sampai dengan 2019. Sampel dalam penelitian 14 bank umum syariah selama 5 tahun pengamatan sehingga total sampel 70. Data penelitian adalah sekunder. Pengambilan sampel menggunakan teknik *purposive sampling*. Metode pengumpulan data adalah dokumentasi. Teknik analisis yang digunakan statistik deskriptif, uji asumsi klasik, analisis regresi linier berganda dan pengujian hipotesis dengan bantuan program SPSS versi 16.

Hasil penelitian ini menunjukkan bahwa (1) *Non Performing Financing* (NPF) tidak berpengaruh signifikan terhadap perkembangan *qardhul hasan*, (2) *Net Imbalan* (NI) berpengaruh positif dan signifikan terhadap perkembangan *qardhul hasan*, (3) Biaya Operasional dan Pendapatan Operasional (BOPO) tidak berpengaruh signifikan terhadap perkembangan *qardhul hasan*, (4) Biaya Promosi berpengaruh positif dan signifikan terhadap perkembangan *qardhul hasan*, (5) Kepemilikan Manajerial berpengaruh positif dan signifikan terhadap perkembangan *qardhul hasan*, (6) Kepemilikan Institusional tidak berpengaruh signifikan terhadap perkembangan *qardhul hasan*.

Kata kunci : *Qardhul Hasan*, *Non Performing Financing* (NPF), *Net Imbalan* (NI), **Biaya Operasional dan Pendapatan Operasional (BOPO), Biaya Promosi, Kepemilikan Manajerial, Kepemilikan Institusional**

ABSTRACT

This study aims to determine : (1) The Influence of Non Performing Financing (NPF) on Development of Qardhul Hasan,(2) The Influence of Net Rewards (NI) on Development of Qardhul Hasan,(3) The Influence of Operational Costs and Operating Income (BOPO) on Qardhul Hasan Development,(4) Influence of Promotional Costs on Development of Qardhul Hasan, (5) Influence of Managerial Ownership on Development of Qardhul Hasan, (6) Influence of Institutional Ownership on Development of Qardhul Hasan, (7) Influence of NPF, NI, BOPO, Promotional Cost, Managerial Ownership and Institutional Ownership of Qardhul Hasan's development.

The type of research is the quantitative research in the form of associative, the population sample is all sharia commercial bank that listed in the Financial Services Authority (OJK) during the period 2015 to 2019. The samples in this study are 14 sharia commercial banks with years of observation 5 years so that total sample of 70. This research used data is secondary. The technique of sampling by using purposive sampling. This data collecting technique is documentation. The data analysis technique used was descriptive statistics, classical assumption tests, multiple linear regression analysis, and hypothesis testing with the help of the program SPSS version 16.

The results of this study showed that (1) Non Performing Financing (NPF) has no significant effect on the development of qardhul hasan,(2) Net Rewards (NI) has a positive effect and significant on the development of qardhul hasan,(3) Operational Costs and Operating Income (BOPO) has no significant effect on the development of qardhul hasan,(4) Promotional Costs has positive effect and significant on the development of qardhul hasan,(5) Managerial Ownership has positive effect and significant on the development of qardhul hasan,(6) Institutional Ownership has no significant effect on the development of qardhul hasan.

Keywords : *Qardhul Hasan, Non Performing Financing (NPF), Net Rewards (NI), Operating Costs and Operating Income (BOPO), Promotional Costs, Managerial Ownership, Institutional Ownership*