

ABSTRAK

Penelitian ini bertujuan untuk menganalisis *Non Performing Financing* Bank Umum Syariah di Indonesia periode 2005-2015. Penelitian ini penting untuk dilakukan karena *Non Performing Financing* perbankan syariah di Indonesia mempunyai fluktuasi sangat tinggi. Adapun beberapa faktor yang dianalisis dalam mempengaruhi *Non Performing Financing* adalah Inflasi, *Kurs* dan Rasio *Return Profit Loss Sharing* berbanding *Return Financing*. Populasi dalam penelitian ini adalah seluruh Bank Umum Syariah yang ada di Indonesia periode 2005-2015. Metode Penelitian yang digunakan dalam penelitian ini adalah *Metode Explanatory Research*. Metode analisis data yang digunakan dalam penelitian ini adalah analisis Regresi Linier Berganda. Hasil penelitian ini menunjukkan bahwa bahwa tingkat Inflasi secara parsial tidak mampu menjelaskan variabel *Non Performing Financing*, nilai *Kurs* secara parsial tidak mampu menjelaskan variabel terhadap *Non Performing Financing* dan Rasio *Return Profit Loss Sharing* berbanding *Return Financing* secara parsial mampu menjelaskan variabel *Non Performing Financing*. Sedangkan Variabel Inflasi, *kurs* dan rasio *return profit loss sharing* berbanding *return financing* secara bersama-sama mampu menjelaskan variabel *non performing financing* Bank Umum Syariah di Indonesia periode 2005-2015, dengan nilai koefisien determinasinya kecil, sehingga masih ada variabel-variabel lain yang mampu menjelaskan variabel *non performing financing* yang tidak diteliti dalam model penelitian.

Kata kunci : *Non Performing Financing*, Inflasi, *Kurs*, Rasio *Return Profit Loss Sharing* berbanding *Return Financing*

ABSTRACT

This research aimed to analyze a non performing financing of Islamic Banks in Indonesia 2005-2015. This research is important because a Non Performing Financing of Islamic banking in Indonesia has very high fluctuation. The Factors that are analyzed in this research are Inflation, Exchange rate and Return Profit and Loss Sharing Ratio compared with Return Financing. The population in this research are all Islamic Banks in Indonesia 2005-2015. The research method that is used in this study is explanatory research method. The method of data analysis that is used in this research is multiple linear regression analysis. The results of this study indicate that inflation growth partially is unable to explain the variable of a Non Performing Financing; Exchange rate partially unable to explain the variable of Non Performing Financing; Return Profit and Loss Sharing Ratio compared with Return Financing partially explain the variable of a Non Performing Financing. Meanwhile inflation variable, exchange rate and the ratio of return profit loss sharing compared with return financing mutually are able to explain the variable of a non-performing financing of Islamic Banks in Indonesia period 2005-2015, although the value of determination coefficient is small, so there are still other variables that may explain a non performing financing variable that is not examined in the research model.

Keywords: Non Performing Financing, Inflation, Exchange Rate, Return Profit and Loss Sharing Ratio compared with Return Financing