

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR) DAN *FINANCING TO DEPOSIT RATIO* (FDR) TERHADAP *NON PERFORMING FINANCING* (NPF)

(Survei pada Bank Perekonomian Rakyat Syariah (BPRS) di Jawa Barat yang
Terdaftar di Otoritas Jasa Keuangan Tahun 2018-2022)

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Penelitian ini bertujuan untuk mengetahui bagaimana *Capital Adequacy Ratio*, *Financing to Deposit Ratio* dan *Non Performing Financing* pada Bank Perekonomian Rakyat Syariah di Jawa Barat Tahun 2018-2022. Selain itu, untuk mengetahui bagaimana pengaruh *Capital Adequacy Ratio* dan *Financing to Deposit Ratio* terhadap *Non Performing Financing* Bank Perekonomian Rakyat Syariah di Jawa Barat Tahun 2018-2022 secara parsial dan simultan. Metode penelitian yang digunakan adalah metode penelitian kuantitatif dengan pendekatan deskriptif. Sedangkan teknik pemilihan sampel yang digunakan adalah metode *purposive sampling*. Teknik pengumpulan data yang digunakan adalah data sekunder yang didapat melalui kajian pustaka dan sumber lain yang relevan. Alat analisis yang digunakan adalah analisis regresi data panel. Hasil penelitian menunjukkan bahwa: (1) *Capital Adequacy Ratio* secara parsial berpengaruh negatif signifikan terhadap *Non Performing Financing*; (2) *Financing to Deposit Ratio* secara parsial berpengaruh positif dan tidak signifikan terhadap *Non Performing Financing*; (3) *Capital Adequacy Ratio* dan *Financing to Deposit Ratio* secara simultan berpengaruh signifikan terhadap *Non Performing Financing*.

Kata Kunci: *Capital Adequacy Ratio (CAR)*, *Financing to Deposit Ratio (FDR)*,
Non Performing Financing (NPF)

ABSTRACT

THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR) AND FINANCING TO DEPOSIT RATIO (FDR) ON NON PERFORMING FINANCING (NPF)
(Survey on Sharia Rural Bank in West Java Registered in Otoritas Jasa Keuangan in 2018-2022)

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This research aims to find out how the Capital Adequacy Ratio, Financing to Deposit Ratio and Non Performing Financing are in Sharia Rural Bank in West Java in 2018-2022. Furthermore, to know how the effect of Capital Adequacy Ratio and Financing to Deposit Ratio on Non Performing Financing of Sharia Rural Bank in West Java in 2018-2022 partially and simultaneously. The research method used is a quantitative research method with a descriptive approach. Meanwhile, the sample selection technique used is the purposive sample method. The data collection technique used is secondary data obtained through literature review and other relevant sources. The analytical tool used is panel data regression analysis. Research results show that: (1) Capital Adequacy Ratio partially has a negative significant effect on Non Performing Financing; (2) Financing to Deposit Ratio partially has a positive and non-significant effect on Non Performing Financing; (3) Capital Adequacy Ratio and Financing to Deposit Ratio simultaneously have a significant effect on Non Performing Financing.

Keywords: *Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF)*