ABSTRACT

THE EFFECT OF NON PERFORMING FINANCING AND FINANCING TO DEPOSIT RATIO ON PROFITABILITY WITH TOTAL FINANCING AS MODERATING VARIABLE

(Survey on Islamic Commercial Banks Registered in the Financial Services Authority for the Period 2016-2023)

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This study aims: (1) to determine Non Performing Financing, Financing to Deposit Ratio, profitability, and total financing at Islamic Commercial Banks listed in the Financial Services Authority for the period 2016-2023; (2) to determine the effect of Non Performing Financing and Financing to Deposit Ratio simultaneously and partially on profitability at Islamic Commercial Banks listed in the Financial Services Authority for the period 2016-2023; and (3) to determine the role of total financing as a moderating variable in the effect of Non Performing Financing and Financing to Deposit Ratio on profitability at Islamic Commercial Banks listed in the Financial Services Authority for the period 2016-2023. The research method used is a quantitative method with a descriptive approach, while the sample withdrawal technique uses a purposive sampling method. Secondary data collection techniques were obtained from documentation studies and literature studies. The analysis tool uses panel data regression analysis and moderation regression analysis. The results showed that: (1) Non Performing Financing, Financing to Deposit Ratio, profitability, and total financing at Islamic Commercial Banks listed in the Financial Services Authority for the period 2016-2023 fluctuated; (2) Non Performing Financing and Financing to Deposit Ratio simultaneously affect profitability; (3) Non Performing Financing has a significant negative effect on profitability, while Financing to Deposit Ratio has a positive and insignificant effect on profitability; and (4) total financing is not able to moderate the influence between Non Performing Financing and Financing to Deposit Ratio on profitability.

Keywords : Non Performing Financing, Financing to Deposit Ratio, profitability, total financing.

ABSTRAK

PENGARUH *NON PERFORMING FINANCING* DAN *FINANCING TO DEPOSIT RATIO* TERHADAP PROFITABILITAS DENGAN TOTAL PEMBIAYAAN SEBAGAI VARIABEL *MODERATING*
(Survei pada Bank Umum Syariah yang Terdaftar di Otoritas Jasa Keuangan Periode 2016-2023)

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Penelitian ini bertujuan: (1) untuk mengetahui *Non Performing Financing, Financing to Deposit Ratio,* profitabilitas, dan total pembiayaan pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode 2016-2023; (2) untuk mengetahui pengaruh *Non Performing Financing* dan *Financing to Deposit Ratio* secara simultan dan parsial terhadap profitabilitas pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode 2016-2023; serta (3) untuk mengetahui peran total pembiayaan sebagai variabel moderasi dalam pengaruh *Non Performing Financing* dan *Financing to Deposit Ratio* terhadap profitabilitas pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode 2016-2023. Metode penelitian yang digunakan adalah metode kuantitatif dengan pendekatan deskriptif, sedangkan teknik penarikan sampel menggunakan metode *purposive sampling*. Teknik pengumpulan data sekunder diperoleh dari studi dokumentasi dan studi kepustakaan. Alat analisis menggunakan analisis regresi data panel dan analisis regresi moderasi. Hasil penelitian menunjukkan bahwa: (1) *Non Performing Financing, Financing to Deposit Ratio,* profitabilitas, dan total pembiayaan pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode 2016-2023 mengalami fluktuasi; (2) *Non Performing Financing* dan *Financing to Deposit Ratio* secara simultan berpengaruh terhadap profitabilitas; (3) *Non Performing Financing* berpengaruh negatif signifikan terhadap profitabilitas; sedangkan *Financing to Deposit Ratio* berpengaruh positif tidak signifikan terhadap profitabilitas; dan (4) total pembiayaan tidak mampu memoderasi pengaruh antara *Non Performing Financing* dan *Financing to Deposit Ratio* terhadap profitabilitas.

Kata kunci : *Non Performing Financing, Financing to Deposit Ratio,* profitabilitas, total pembiayaan.