

# **“PENGARUH FAKTOR INTERNAL DAN FAKTOR EKSTERNAL TERHADAP TINGKAT FINANCING TO DEPOSIT RATIO (FDR)”**

**(Studi Kasus Pada 7 (Tujuh) Perusahaan Perbankan Umum Syaria’ah (BUS))**

**Widdy Mochammad Anthika**

**10090312221**

## **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return on Asset* (ROA) dan Inflasi terhadap *Financing Deposit to Ratio* (FDR) Bank Umum Syariah di Indonesia.

Objek dalam penelitian ini adalah Bank Umum Syariah (BUS) yang mana direpresentasikan oleh PT. BNI Syariah (Persero). Tbk, PT. BRI Syariah (Persero). Tbk, PT. Bank Central Asia Syariah. Tbk, PT. Bank Syariah Mandiri. Tbk, PT. Bank Syariah Bukopin. Tbk, PT. Bank Muamalat Indonesia. Tbk, PT. Bank Mega Syariah. Tbk yang ditentukan menggunakan metode *Purposive Sampling*. Data diperoleh berdasarkan pada data laporan keuangan tahunan yang tersaji dalam *website* dari masing-masing bank dari tahun 2008 hingga 2014. Metode yang digunakan untuk meneliti pengaruh yang diberikan oleh variabel independen terhadap variabel dependen adalah metode regresi berganda dengan menggunakan software SPSS 16.

Hasil penelitian menunjukkan bahwa *Return on Asset* (ROA), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan tingkat inflasi berpengaruh secara simultan terhadap *Financing to Deposit Ratio* (FDR) pada Bank Umum Syariah, hal tersebut terlihat dari nilai F hitung  $5,561 > F$  tabel 3,20. Berdasarkan hasil uji hipotesis secara parsial (Uji t) dapat ditentukan bahwa secara parsial *Return on Asset* (ROA), *Non Performing Financing* (NPF) berpengaruh signifikan terhadap *Financing to Deposit Ratio* (FDR), sedangkan *Capital Adequacy Ratio* (CAR), dan Tingkat Inflasi tidak memberikan pengaruh yang signifikan terhadap *Financing to Deposit Ratio* (FDR). Nilai koefisien determinasi dalam model regresi ini adalah sebesar 0,336, hal ini berarti bahwa 33,6% dari *Financing to Deposit Ratio* (FDR) dapat dijelaskan oleh variasi variabel *Return on Asset* (ROA), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan tingkat Inflasi, sedangkan 66,4% lainnya dijelaskan oleh faktor-faktor lain yang tidak diangkat dalam penelitian ini.

Kata kunci : *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return on Asset* (ROA), Inflasi.

**“THE INFLUENCE FACTORS INTERNAL AND EXTERNAL  
FACTORS ON THE LEVEL OF FINANCING TO DEPOSIT RATIO (FDR)”**

**(A Case Study in 7 (Seven) Sharia Banking Companies)**

**Widdy Mochammad Anthika**

**10090312221**

**ABSTRACT**

*This research aims to analyze the influence of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return on Asset (ROA) and Inflation Rate towards Financing Deposit to Ratio (FDR) of Islamic Bank stands in Indonesia.*

*The object of this research are PT. BNI Syariah, PT. BRI Syariah, PT. Bank Central Asia Syariah, PT. Bank Syariah Mandiri, PT. Bank Syariah Bukopin, PT. Bank Muamalat Indonesia, PT. Bank Mega Syariah which decided by using purposive sampling method. Using quarterly review of financial statement which is released by website of each those bank since 2008 until 2014. This study uses multiple regression as the method to analyze the influence of independent variables towards dependent variable which using SPSS 16 as the measuring instrument.*

*The result shows that Return on Asset (ROA), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Inflation Rate affect simultaneously toward Financing to Deposit Ratio on Public Islamic Bank, it was seen by  $F$  count  $5,561 > F$  table  $3,20$ . Based on the result of hypothesis test partially ( $t$ -test), it can be determined that Return on Asset (ROA) and Non Performing Financing (NPF) affect FDR partially, while Capital Adequacy Ratio (CAR) and inflation rate hasn't significant effect partially toward Financing to Deposit Ratio (FDR). The coefficient of determination in the regression model is obtained for  $0.336$ , which means that  $33,6\%$  of Financing to Deposit Ratio could be explained by the variation of the variable Return on Asset (ROA), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Inflation Rate, while the remaining  $66,4\%$  is explained by other factors which are not appointed in this research.*

*Keywords: Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return on Asset (ROA), Inflation Rate.*