

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Likuiditas yang diproksikan dengan variabel, FDR dan FAR, dan Variabel Eksternal yang diproksikan dengan Inflasi dan Suku Bunga, terhadap *Non Performing Financing* (NPF). Sampel sebanyak 10 Bank Umum Syariah yang terdaftar di Indonesia Periode 2018 – 2022 yang diperoleh dengan metode sampling jenuh. Penelitian ini menggunakan data panel yang memiliki karakteristik cross section dan time series. Hasil penelitian menunjukkan bahwa FDR, FAR dan Inflasi berpengaruh positif signifikan terhadap *Non Performing Financing* (NPF). Sedangkan Suku Bunga berpengaruh negatif signifikan terhadap *Non Performing Financing* (NPF).

Kata Kunci : FDR, FAR, Inflasi, Suku Bunga, NPF

ABSTRACT

This study aims to analyze the effect of Liquidity which is proxied by variables, FDR and FAR, and External Variables which are proxied by Inflation and Interest Rates, on Non-Performing Financing (NPF). A sample of 10 Sharia Commercial Banks registered in Indonesia for the 2018 - 2022 period was obtained using the saturated sampling method. This research uses panel data which has cross section and time series characteristics. The research results show that FDR, FAR and Inflation have a significant positive effect on Non-Performing Financing (NPF). Meanwhile, interest rates have a significant negative effect on Non-Performing Financing (NPF).

Keywords : FDR, FAR, Inflation, Interest rates, NPF