

PENGARUH DANA PIHAK KETIGA, *GROSS DOMESTIC PRODUCT*, INFLASI
DAN KURS TERHADAP *NON PERFORMING FINANCING* PADA PERBANKAN
SYARIAH DI INDONESIA PERIODE 2004-2016

ABSTRAK

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Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), Gross Domestic Product (GDP), Inflasi, dan Kurs terhadap Non Performing Financing pada Perbankan Syariah di Indonesia. Penelitian ini menggunakan data bulanan dari tahun 2004-2016. Analisis yang digunakan dalam penelitian ini adalah model VAR (Vector Autoregression) dan VECM (Vector Error Corrector Model) yang dapat menjelaskan hubungan jangka pendek maupun jangka panjang dari masing-masing variabel. Hasil penelitian menunjukkan, secara bersama-sama variabel dependen yaitu Non Performing Financing dapat dijelaskan oleh variabel independen yang terdiri dari Dana Pihak Ketiga, Gross Domestic Product, Inflasi, dan Kurs dengan nilai R-square sebesar 10.2%. Berarti sisanya dijelaskan oleh variabel diluar variabel penelitian ini. Namun dalam jangka panjang hanya variabel Inflasi yang berpengaruh signifikan terhadap Non Performing Financing.

Kata Kunci: Non Performing Financing, Dana Pihak Ketiga, Gross Domestic Product, Inflasi, dan Kurs

EFFECTS OF THIRD PARTIES' FUND, GROSS DOMESTIC PRODUCT,
INFLATION AND RATE OF EXCHANGE TOWARD NON PERFORMING
FINANCING OF SHARIA BANKS IN INDONESIA IN 2004-2016

ABSTRACT

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The research is aimed to analyze the effects of Third Parties Funds (DPK), Gross Domestic Product (GDP), Inflation, and rate of exchange toward Non Performing Financing on Sharia Banks in Indonesia. This is a quantitative research using the available data in 2004 until 2016. Model Vector Auto Regression (VAR) and Vector Error Correction Model (VECM) was used in this research to explain the short term relation and long term relation of each variable namely Third Parties Funds (DPK), Gross Domestic Product (GDP), Inflation, and rate of exchange. The result of the research by VECM show that dependent variable that is Non Performing Financing can be explained by all independent variable that consisting of Third Party Funds, Gross Domestic Product, Inflation, and rate of exchange with the R-square value of 10,2%. It means that other aspects are explained by other variables out of this research. However, in the long term, there are Third Parties Funds (DPK) and inflation significantly influencing Non Performing Financing.

Keywords: Non Performing Financing, Third Party Funds, Gross Domestic Product, Inflation, and Rate of Exchange