

Widia Watisari (1401091) “**Determinan Total Aset Perbankan Syariah di Indonesia**”, di bawah bimbingan Prof. Dr. H. Suryana, MS. dan Aneu Cakhyaneu, S. Pd., M.E.Sy.

ABSTRAK

Perkembangan perbankan syariah mengalami peningkatan yang relatif tinggi. Walaupun pertumbuhan perbankan syariah relatif tinggi, akan tetapi pangsa pasar Perbankan syariah jika dibandingkan dengan Perbankan Nasional masih sangat kecil. Pertumbuhan total aset, dana pihak ketiga dan total pembiayaan menunjukkan fluktuatif cenderung menurun serta NPF hampir mendekati batas yang di tetapkan oleh BI. Penelitian ini bertujuan untuk mengetahui pengaruh Dana Pihak Ketiga, Total Pembiayaan dan *Non Performing Financing* (NPF) terhadap Total Aset Perbankan Syariah di Indonesia. Penelitian ini menggunakan data sekunder dengan jenis data *time series* data yang digunakan perbulan untuk periode 2013-2017. Metode penelitian yang digunakan adalah metode deskriptif dan eksplanatori dengan analisis regresi linier berganda. Variabel dependen dalam penelitian ini adalah Total Aset. Selanjutnya, variabel independen dalam penelitian adalah Dana Pihak Ketiga, Total Pembiayaan dan *Non Performing Financing* (NPF). Berdasarkan hasil penelitian diketahui bahwa Dana Pihak Ketiga berpengaruh signifikan terhadap Total Aset dengan hubungan positif, Total Pembiayaan berpengaruh signifikan terhadap Total Aset dengan hubungan positif. Sementara *Non Performing Financing* (NPF) berpengaruh signifikan terhadap Total Aset dengan hubungan negatif.

Kata Kunci: Total Aset, Dana Pihak Ketiga, Total Pembiayaan, *Non Performing Financing* (NPF)

Widia Watisari (1401091) “**Determination Total Assets Sharia Banking in Indonesia**”, under guide of Prof. Dr. H. Suryana, MS dan Aneu Cahyaneu, S. Pd., M.E.Sy.

ABSTRACT

The development of sharia banking has increased relatively high. Although the growth of sharia banking is relatively high, but the market share of Islamic Banking when compared with the National Banking is still very small. Total asset growth, third party funds and total financing showed fluctuations tended to decline and NPF was nearing the maximum limit set by BI. This study aims to examine the effect of Third Party Fund, Total Financing and Non Performing Financing (NPF) to Total Assets Sharia Banking in Indonesia. This study uses secondary data with time series data type and used monthly for the period 2013-2017. The research method used is descriptive and eksplanatory method with multiple linier regression analysis. Variable dependent in this research is Total Assets. Furthermore, the independent variables in the research are Third Party Fund, Total Financing and Non Performing Financing (NPF). Based on the result of the research note that Third Party Fund has significantly effect on the Total Aset with a positif related. As well as Total Financing has significantly effect on the Total Aset with a positif related. While Non Performing Financing (NPF) has significantly effect on the Total Aset with a negative related.

Keyword: Total Assets, Third Party Fund, Total Financing, Non Performing Financing (NPF)