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Bad Debt Issues in Islamic Bank: Macro and Micro Influencing (Indonesia Cases)

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Abstract

The research aims to test the influence of the variables affecting Non-Performing Financing (NPF) in this case is Financing Debt Ratio (FDR), Capital Adequacy Ratio (CAR), Operational Expense Ratio against Operation Income (BOPO), Exchange Rate, Inflation and Real National Income (PDBR). The data analysis method used in this study is multiple regression. Regression analysis method, in addition to measuring the strength of the relationship between two or more variables, also shows the direction of the relationship between the dependent variable with the independent variable The result of processing obtained from the value of R2 adjusted equal to 0,362 which means variation or behavior of independent variable that is FDR, CAR, BOPO, Kurs, Inflation, and PDRB able to explain variations or the behavior of the dependent variable that is NPF equal to 36,2%. The rest is equal to 63,8% are variations or actions of other independent variables that affect the NPF but are not included in the model.

Keywords

Micro Influencing in Bad Debt, Macro Influencing in Bad Debt, Non Performing Financing (NPF), Islamic Bank, Bad Debt.

Full Text: