

ABSTRACT

Sharia Commercial Bank Financing consists of buying and selling, leasing and profit sharing. The purpose of this study is to analyze the effect of inflation, NPF, and FDR to the financing of Sharia Commercial Bank during the period 2015-2019.

The method of analysis used in this study is the Multiple Linear Regression Method. The data used in this research is time series data with 60 observations obtained from the Financial Services Authority, the Central Bureau of Statistics, and Bank Indonesia for the 2015-2019 period. The dependent variable is financing, while the independent variable consists of inflation, NPF, and FDR.

Based on the research results, inflation shows negative results and is not significant in financing of Sharia Commercial Banks. Non Performing Financing (NPF) has shown negative and significant results on Sharia Commercial Bank financing. Financing to Deposit Ratio (FDR) shows a negative and significant result on the financing of Syaria Commercial Banks.

Keywords: Sharia Commercial Bank, Financing, Inflation, NPF, FDR, Multiple Linear Regression Method