

ABSTRAK

Pengaruh Inflasi, Kurs dan Produk Domestik Bruto (PDB) terhadap Kinerja Keuangan dengan *Non Performing Financing* (NPF) sebagai Variabel Intervening Pada Bank Umum Syariah

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Penelitian ini bertujuan untuk mengetahui pengaruh Inflasi, Kurs dan Produk Domestik Bruto (PDB) terhadap Kinerja Keuangan dengan *Non Performing Financing* (NPF) sebagai Variabel Intervening Pada Bank Umum Syariah.

Penelitian ini menggunakan penelitian kuantitatif yang didapatkan dari Laporan Keuangan Triwulan pada Bank Umum Syariah, Bank Indonesia, dan Badan Pusat Statistik. Menggunakan teknik sampel jenuh yang diambil dari seluruh populasi, sehingga didapat 13 sampel Bank Umum Syariah. Teknik analisis data yang digunakan dalam penelitian ini yaitu analisis SEM (*Structural Equation Modelling*) melalui tahapan evaluasi Model Struktural (Inner Model) dengan menggunakan software Smart PLS versi 4.0.

Hasil analisis data penelitian ini membuktikan bahwa Inflasi tidak berpengaruh terhadap kinerja keuangan pada Bank Umum Syariah. Kurs tidak berpengaruh terhadap kinerja keuangan pada Bank Umum Syariah. Produk Domestik Bruto (PDB) tidak berpengaruh terhadap kinerja keuangan pada Bank Umum Syariah. *Non Performing Financing* (NPF) berpengaruh negatif dan signifikan terhadap Kinerja Keuangan pada Bank Umum Syariah. Inflasi berpengaruh positif dan signifikan terhadap *Non Performing Financing* (NPF) pada Bank Umum Syariah. Kurs berpengaruh negatif dan signifikan terhadap *Non Performing Financing* (NPF) pada Bank Umum Syariah. Produk Domestik Bruto (PDB) tidak berpengaruh terhadap *Non Performing Financing* (NPF) pada Bank Umum Syariah. *Non Performing Financing* (NPF) dapat memediasi pengaruh inflasi terhadap kinerja keuangan pada Bank Umum Syariah. *Non Performing Financing* (NPF) dapat memediasi pengaruh kurs terhadap kinerja keuangan pada Bank Umum Syariah. *Non Performing Financing* (NPF) tidak dapat memediasi pengaruh Produk Domestik Bruto (PDB) terhadap kinerja keuangan pada Bank Umum Syariah.

Kata Kunci : Inflasi, Kurs, Produk Domestik Bruto (PDB), *Non Performing Financing* (NPF), dan Kinerja Keuangan

ABSTRACT

The Effect of Inflation, Exchange Rates and Gross Domestic Product (GDP) on Financial Performance with Non-Performing Financing as an Intervening Variable in Sharia Commercial Banks

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This research aims to determine the influence of Inflation, Exchange Rates and Gross Domestic Product (GDP) on Financial Performance with Non-Performing Financing as an Intervening Variable in Sharia Commercial Banks.

This research uses quantitative research obtained from quarterly financial reports at Sharia Commercial Banks, Bank Indonesia, and the Central Statistics Agency. Using a saturated sampling technique taken from the entire population, 13 Sharia Commercial Bank samples were obtained. The data analysis technique used in this research is SEM (Structural Equation Modeling) analysis through the Structural Model (Inner Model) evaluation stage using Smart PLS version 4.0 software.

The results of this research data analysis prove that inflation has no effect on the financial performance of Sharia Commercial Banks. The exchange rate has no effect on the financial performance of Sharia Commercial Banks. Gross Domestic Product (GDP) has no effect on the financial performance of Sharia Commercial Banks. Non Performing Financing (NPF) has a negative and significant effect on the Financial Performance of Sharia Commercial Banks. Inflation has a positive and significant effect on Non-Performing Financing (NPF) in Sharia Commercial Banks. The exchange rate has a negative and significant effect on Non-Performing Financing (NPF) in Sharia Commercial Banks. Gross Domestic Product (GDP) has no effect on Non-Performing Financing (NPF) in Sharia Commercial Banks. Non Performing Financing (NPF) can mediate the effect of inflation on financial performance in Sharia Commercial Banks. Non Performing Financing (NPF) can mediate the influence of exchange rates on financial performance in Sharia Commercial Banks. Non Performing Financing (NPF) cannot mediate the influence of Gross Domestic Product (GDP) on the financial performance of Sharia Commercial Banks.

Keywords : Inflation, Exchange Rate, Gross Domestic Product (GDP), *Non Performing Financing* (NPF), and Financial Performance