

ABSTRACT

This research aim is to know about external factors and internal factors which are influences for the financing problem/Non Performing Financing (NPF) Islamic Banking in Indonesia after the global economic crisis. The samples used were 6 islamic banking in period 2009-2013. The independent variables used in this research is Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Inflation and BI rate. While the dependent variable is Non Performing Financing (NPF). To explain the influence of these variables, the available data has been qualified to use the model of panel data regression.

The result of the research partially injection, BI rate variable has the positive effect, while the variables that don't have significant effect is Capital Adequacy ratio (CAR), Financing to Deposit Ratio (FDR), and Inflation. Calculated F value the four variables is simultaneosly have significant effect to Non Performing Financing.

Keywords : Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Inflation, BI Rate.