Determinants of Non-Performing Financing in Sharia Rural Banks of Aceh Province for the 2020-2025 Period

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ABSTRACT

Non-Performing Financing (NPF) is a key indicator of financing quality in Sharia Rural Banks (BPRS). The NPF ratio of BPRS in Aceh Province has continued to rise and diverge from the national average, raising questions about its determinants. This study analyzes the effect of the Capital Adequacy Ratio (CAR), Operating Expenses to Operating Income (BOPO), Financing to Deposit Ratio (FDR), and Aceh inflation on NPF in BPRS in Aceh Province for the 2020 to 2025 period. It uses a quantitative approach with secondary data from the Financial Services Authority and Statistics Indonesia of Aceh. Through purposive sampling, 8 BPRS with 192 observations were analyzed using panel data regression with the Random Effect Model. The results show that partially only BOPO has a positive and significant effect on NPF, while CAR and FDR have negative effects and inflation has a positive effect, but the three are not significant. Simultaneously, the four variables have a significant effect on NPF. This study concludes that operational efficiency is the main determinant of BPRS financing quality in Aceh. The implication is that BPRS management should prioritize operational efficiency and strengthen financing supervision, while authorities should use efficiency as an early supervisory indicator.

Keywords*: Capital Adequacy Ratio, Financing to Deposit Ratio, Inflation, Non-Performing Financing, Operating Expenses to Operating Income*

Determinan *Non-Performing Financing* pada Bank Pembiayaan Rakyat Syariah Provinsi Aceh Periode 2020-2025

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ABSTRAK

Non-Performing Financing (NPF) merupakan indikator utama kualitas pembiayaan Bank Pembiayaan Rakyat Syariah (BPRS). Rasio NPF BPRS di Provinsi Aceh terus meningkat dan menjauh dari rata-rata nasional sehingga menimbulkan pertanyaan mengenai faktor penyebabnya. Penelitian ini bertujuan menganalisis pengaruh *Capital Adequacy Ratio* (CAR), Beban Operasional terhadap Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), dan inflasi Aceh terhadap NPF pada BPRS di Provinsi Aceh periode 2020 hingga 2025. Penelitian menggunakan pendekatan kuantitatif dengan data sekunder dari Otoritas Jasa Keuangan dan Badan Pusat Statistik Aceh. Melalui *purposive sampling* diperoleh 8 BPRS dengan total 192 observasi yang dianalisis menggunakan regresi data panel dengan *Random Effect Model*. Hasil penelitian menunjukkan secara parsial CAR tidak berpengaruh negatif signifikan, BOPO berpengaruh positif signifikan, FDR tidak berpengaruh negatif signifikan serta inflasi tidak berpengaruh positif signifikan terhadap NPF. Secara simultan keempat variabel berpengaruh signifikan terhadap NPF. Penelitian ini menyimpulkan bahwa efisiensi operasional merupakan penentu utama kualitas pembiayaan BPRS Aceh. Implikasinya manajemen BPRS perlu memprioritaskan efisiensi operasional melalui BOPO dan penguatan pengawasan pembiayaan, sementara otoritas perlu menjadikan efisiensi sebagai indikator pengawasan dini.

Kata Kunci: Beban Operasional terhadap Pendapatan Operasional, *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Inflasi, *Non-Performing Financing*