

# Study of Literature Researching Factors Affecting Problem Financing in Indonesia's Sharia Banking During 2017-2021

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## Abstract

*This study aims to make a literature review of research related to the factors that affect the financing of non-performing Islamic banking in Indonesia. The importance of this research is because non-performing financing of Islamic banks continues to increase and can be dangerous. This study uses a qualitative descriptive method and collects articles using the publish or perish application with restrictions from 2017 to 2021. The results: the factors that affect non-performing financing in Islamic banking occur due to external factors and internal factors. from internal companies such as procedural errors in providing financing, fraud, analysis errors, managerial abilities, lack of supervision and monitoring,) and from debtors such as character, sick debtors, education, family (internal macro factors of the company). Furthermore, External Factors can be caused by macroeconomics, such as market conditions, government regulations, politics, natural disasters. (Company external macro factors). Meanwhile, macroeconomic factors that influence non-performing financing include inflation, currency exchange rates, GDP, BI Rate and CAR, FDR and so on., Inflation, Inflation Control Range, BI rate, BOPO CAR, GDP, Rupiah exchange rate ROA, CPI, GDP, LTV, PLS CPI, GDP, CAR, FDR, PLS inflation, exchange rate, profit sharing, and per capita income rate, Wadiah Certificate Bank Indonesia.*

**Keywords:** Non-performing financing, NPF, Islamic bank

## Introduction

Non-performing financing at Islamic Commercial Banks is recorded to be increasing, this is based on a report from the Financial Services Authority (OJK) which is reflected in the Non-Performing Financing (NPF) position of Islamic Banks in February 2021 at 3.18%, down from the previous month which was 3.2%. However, in the following month Islamic Commercial Banks experienced an increase in non-performing financing to 3.23%. In fact, the upward trend continues to reach 3.29% in the position in April 2021<sup>1</sup>

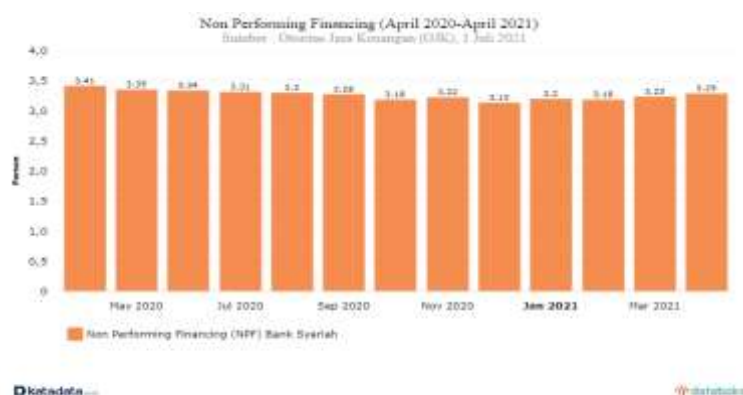


Image 1. Non-Performing Financing (April 2020 – April 2021)

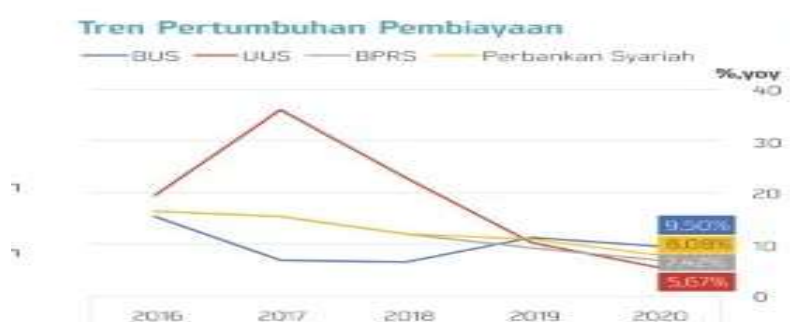
<https://databoks.katadata.co.id/datapublish/2021/07/26/pemfundaan-berhasil-bank-umum-syariah-terus-meningkat>

<sup>1</sup> Dwi Hadya Jayani, "Non-Performing Financing for Islamic Commercial Banks Continues to Increase (April 2020-April 2021)," Databoks, last modified 2021, <https://databoks.katadata.co.id/datapublish/2021/07/26/non-performing-bank-sharia-constant-increasing-financing>.

Bank Muamalat itself which is the first Islamic bank in Indonesia also experienced an increase in NPF, especially during the Covid-19 pandemic, which increased, from 5.62% in March 2020 to 5.70% in June 2020. The average NPF value based on data in the first, second, and third quarters in 2020 is 5.67%, while the average change in the NPF ratio during covid is 0.04%.<sup>2</sup>

Ironically, the increase in NPF is accompanied by a slowdown in the distribution of financing in Islamic banks, this will certainly endanger the health condition of the bank itself. Quoted from the report on the development of Islamic finance in Indonesia in 2020 issued by the OJK. The distribution of Islamic banking financing nationally in 2020 grew 8.08% (yoy), slowing compared to the previous year which grew by 10.89% (yoy). The decline in growth was as a result of the Covid-19 pandemic which affected the distribution of financing.

**Picture 2**  
**Financing growth trend**



Problem financing in banking actually does not arise suddenly, but passes through several periods gradually.<sup>3</sup> However, in Islamic banks, which are banks that run their business based on sharia principles, where almost 100% of the debtors are Muslim, problem financing should not occur, if it does occur it is of course in small amounts, because Islamic bank debtors, who are predominantly Muslim, must be very understand that debt is an obligation that must be paid and there are many hadiths of the prophet Muhammad SAW that remind about this such as the following hadith:

*"Don't you terrorize yourselves, when you were safe before." The companions asked, 'What is it, O Messenger of Allah?' The Messenger of Allah replied, 'That's a debt!' (Narrated by Ahmad [4/146], At Thabrani in Mu'jam Al Kabir [1/59], authenticated by Al Albani in Silsilah Ash Shahihah [2420]).*

*"The soul of a believer (who has died) is adrift because of his debt until the debt is paid off." (HR. At Tirmidhi no. 1079, he said, "(Hadith) hasan", authenticated by Al Albani in Sahih At Tirmidhi)."*

And many other hadiths, which remind Muslims to immediately pay off their debts, but in reality at this time, the NPF of financing disbursed by Islamic banks continues to grow, this is very dangerous for the bank itself, because one of the benchmarks for good and bad the banking ratio is the NPF ratio, if the NPF continues to increase it can cause bankruptcy for the bank because the reserve for productive activities caused by non-performing financing can erode profits.

<sup>2</sup> Alda Ricederia<sup>3</sup> Dematria Pribanggayu<sup>1</sup>, Kurnia Fajar Afgani<sup>2</sup>, "The Difference Between Bank Muamalat NPF And FDR Between Before And During The Covid-19 Pandemic" 4, no. 2 (2021): 122–134.

<sup>3</sup> Andika Ramadhana, "Strategies for Dealing with Troubled Financing at PT. Bank Sumut Syariah Sub-Branch Office Karya Medan" 9, no. 2 (2021): 94–108.

In addition, the smaller the NPF ratio in a bank indicates the better the soundness of a bank due to the lack of financing that fails to pay. Failure to pay on financing disbursed by a bank is a negative signal for the bank and can affect the level of liquidity and solvency of the bank concerned.<sup>4</sup>

According to the Circular Letter of the Financial Services Authority (OJK) No.1/SEOJK.05/2016, regarding the health of finance companies, it was stated that the level of financial health is the result of an assessment of the condition of the financing company against the risks of capital, liquidity, assets, operations and performance of finance companies. And the measurement of the company's financial soundness ratio consists of: Capital ratio, Quality of financing receivables, Profitability and Liquidity.<sup>5</sup>

## Literature Review

Non-Performing Financing (NPF) or non-performing financing is a condition where the debtor is no longer able to pay part or all of his obligations to the bank as agreed in the agreement. Non-Performing Financing (NPF) is financing whose collectibility is classified as substandard, doubtful, and loss<sup>6</sup>

Islamic banks or hereinafter referred to as Islamic banks are financial/banking institutions where all operations and products are developed or based on the Qur'an and the Hadith of the Prophet SAW. Islamic banks can also be said to be financial institutions whose main business is to provide financing and other services in financing traffic and money circulation whose operations are adjusted to the principles of Islamic law. Antonio and Perwataatmadja distinguish into two parts of understanding, namely Islamic Banks and Banks that operate with Islamic Sharia principles. Islamic Banks are (1) Banks that operate in accordance with Islamic Shari'ah principles. (2) a bank whose operating procedures refer to the provisions of the Qur'an and Hadith. Meanwhile, a bank that operates according to Islamic sharia principles is a bank that in its operation follows the provisions of Islamic sharia. In the procedure for converting, there are practices that are feared to contain elements of usury to be filled with investment activities on the basis of profit sharing and trade financing.

## Method

The design of this research is Literature Review or literature review. Library research is research carried out using literature (library), both in the form of books, notes, and reports of previous research results

This study uses a qualitative descriptive method and collects articles that are in accordance with the theme that can answer the formulation of the problem, then a review of the related articles is carried out for description.

## Results And Discussion

The results of the search using the publish or perish application with the keywords "Factors, Loss, NPF, Islamic Banks, Financing" with restrictions on articles in the form of journals and for 5 (five) years, namely 2017 to 2021, 689 (six hundred and eighty-nine articles) were found. appears, but after the author has reviewed there are only 56 (fifty-six) articles that are appropriate to answer the formulation of the problem in this study, as shown in the following table:

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<sup>4</sup> Debbi Chyntia Ovami, "The Influence of Non Performing Financing on Musyarakah Financing," Journal of Accounting & Business Research 17, no. 2 (2017): 1–7.

<sup>5</sup> TS Saputra, I Isnurhadi, and H Romli, "The Effect of Inflation on the Level of Non-Performing Loans for Financing Companies in Palembang City," Scientific Journal of Global Economics ... (2019), <http://ejournal.uigm.ac.id/index.php/EGMK/article/view/845>.

<sup>6</sup> Dora Wahyuni, "INFLUENCE OF NON PERFORMING FINANCING (NPF) ON PROFITABILITY IN PT BANK PANIN SYARIAH TBK Dora" 2, no. 1 (2019): 64–87.

**Table 1.**  
**Table of research relevant to the Theme**

| <b>Keywords:</b><br><b>“Factor, Loss, NPF, Islamic Bank, Financing”</b> |   |             |
|---|---|-------------|
| <b>Author</b>   | <b>Title</b>  | <b>Date</b> |
| Wahyuni, AD; Ciptaningsih, RA   | ANALYSIS OF THE EFFECT OF EXCHANGE, FINANCING, CURRENT RATIO AND OPERATIONAL EXPENSES OF OPERATIONAL INCOME (BOPO) ON NON-PERFORMING FINANCING (NPF)                        | 2021        |
| Faisal, F   | THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR) AND OPERATIONAL COSTS PER OPERATIONAL INCOME (BOPO) ON NON PERFORMING FINANCING (NPF) IN BPRS INDONESIA FOR THE 2014-2018 PERIOD | 2021        |
| Nasir, MDA; Khomariyah, N   | ANALYSIS OF FACTORS AFFECTING PROBLEM FINANCING IN SHARIA BANKS IN INDONESIA USING THE ERROR CORRECTION MODEL APPROACH  | 2021        |
| Prastiwi, IE  | ANALYSIS OF MACRO ECONOMIC AND LIQUIDITY CONDITIONS ON PROBLEM FINANCE OF SHARIA BANKING  | 2021        |
| Guest, RIN  | INTERNAL AND EXTERNAL FACTORS THAT DETERMINE NON PERFORMING FINANCING (NPF) IN MUDHARABAH FINANCING   | 2021        |
| Wahyuni, T; Siregar, PA; Bancin, K                                      | MACROECONOMIC AND MICROECONOMIC FACTORS IN PROBLEM FINANCING OF SHARIA BANKS IN INDONESIA   | 2021        |
| Nuraliyah, GR; Amaliah, I   | FACTORS AFFECTING NON PERFORMING FINANCE (NPF) IN SHARIA COMMERCIAL BANKS IN INDONESIA 2003-2019  | 2021        |
| Munawaroh, M; Nst, MD; Andriyani, D                                     | FACTORS AFFECTING NON PERFORMING FINANCING OF SHARIA COMMERCIAL BANKS IN INDONESIA  | 2021        |
| Marlina, Asti; Sopiandi, Aulia Eka                                      | HANDLING PROBLEM FINANCING IN MURABAHAH CONTRACT FINANCING AT PT. BPRS BOGOR STRONG IN FAITH BRANCH   | 2021        |
| Windasari, TF; Diatmika, IPG  | THE EFFECT OF INFLATION, BANK INDONESIA WADIAH CERTIFICATES, RUPIAH EXCHANGE SCORE ON NON PERFORMING FINANCING (NPF) IN SHARIA COMMERCIAL BANKS 2015-2018                   | 2021        |
| Biasmara, HA; Iradianty, A  | THE EFFECT OF MACROECONOMIC CONDITIONS ON PROFILE RISK IN SHARIA COMMERCIAL BANKS IN INDONESIA  | 2021        |

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| Dematria Pribanggayu1, Kurnia Fajar Afgani2, Alda Ricederia3 | DIFFERENCES BETWEEN MUAMALAT BANK NPF AND FDR BETWEEN BEFORE AND DURING THE COVID-19 PANDEMIC   | 2021 |
| Andika Ramadhana   | STRATEGIES IN HANDLING PROBLEM FINANCING IN PT . BANK SUMUT SHARIA BRANCH OFFICE KARYA MEDAN  | 2021 |
| Kuswahariani, W; Siregar, H; ...                             | ANALYSIS OF NON PERFORMING FINANCING (NPF) IN GENERAL AND MICRO SEGMENT AT THREE NATIONAL SHARIA BANKS IN INDONESIA   | 2020 |
| Siregar, Pani Akhiruddin; Wahyuni, Tri; Bancin, Kadri        | MACROECONOMIC AND MICROECONOMIC FACTORS IN PROBLEM FINANCING OF SHARIA BANKS IN INDONESIA   | 2020 |
| Daughter, S; Kusumaningtias, R                               | FACTORS AFFECTING PROBLEM FINANCING IN SHARIA COMMERCIAL BANKS IN INDONESIA   | 2020 |
| Safitri, M; Ismawanto, T; Kusno, HS                          | THE EFFECT OF FDR AND BOPO ON NPF ON SHARIA BANK SUBSIDIARIES OF STATE-OWNED COMPANIES  | 2020 |
| Marisya, F   | ANALYSIS OF THE EFFECT OF CAPITAL STRUCTURE (CAR) THIRD PARTY FUNDS (FDR) ON PROFITABILITY (ROA) WITH PROBLEM LOANS (NPF) AS INTERVENING VARIABLES IN SHARIA COMMERCIAL BANKING IN INDONESIA  | 2019 |
| Azizah, IA; Diana, N; Junaidi, J                             | THE EFFECT OF FINANCING TO DEPOSIT RATIO (FDR), NON PERFORMING FINANCING (NPF), AND OPERATIONAL COSTS ON OPERATIONAL INCOME (BOPO) ON PROFITABILITY LEVEL (Empirical Study on Islamic Commercial Banks listed on the Indonesia Stock Exchange in 2014-2017) | 2019 |
| Amelia, EA   | THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), INFLATION AND FINANCING TO DEPOSIT RATIO (FDR) ON NON PERFORMING FINANCING (NPF) IN SHARIA COMMERCIAL BANKS 2015-2017   | 2019 |
| Nugrohowati, RNI; Bimo, S                                    | ANALYSIS OF THE INFLUENCE OF INTERNAL AND EXTERNAL FACTORS ON NON-PERFORMING FINANCING (NPF) IN SHARIA CREDITING BANKS IN INDONESIA   | 2019 |
| Najiatun, MS; Rahman, M; Herianingrum, S                     | MACROECONOMIC VARIABLE ANALYSIS OF NPF OF SHARIA BANKING IN INDONESIA   | 2019 |
| Lestari, SS  | DETERMINANTS OF NON PERFORMING FINANCING (NPF) IN SHARIA COMMERCIAL BANKS IN INDONESIA 2014-2018 PERIOD   | 2019 |

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|---------------------------------------|--|------|
| Zannati, R; Hendryadi, H              | DETERMINANTS OF NON PERFORMING FINANCING SHARIA BANKING: MACRO ECONOMIC PERSPECTIVE  | 2019 |
| Indrajaya, I                          | DETERMINANTS OF NON-PERFORMING FINANCING IN SHARIA COMMERCIAL BANKS IN INDONESIA   | 2019 |
| Son, Fary Adisetya; Mawardi, Imron    | DETERMINANT FACTORS CAUSED FOR NON PERFORMING FINANCING IN SHARIA PUBLIC FINANCING BANKS IN INDONESIA 2008-2015 PERIOD       | 2019 |
| Ardana, Y                             | INTERNAL FACTORS, MACROECONOMICS AND PROBLEM FINANCE OF SHARIA BANKS IN INDONESIA  | 2019 |
| Rofi'ah, K; A'yun, AA                 | NON-PERFORMING FINANCING (NPF) FACTORS IN INDONESIA SHARIA COMMERCIAL BANK   | 2019 |
| Ningrum, EP; Samrotun, YC             | NON PERFORMING FINANCING AT SHARIA COMMERCIAL BANKS IN INDONESIA   | 2019 |
| Hafilah, J; Mahardika, DPK            | THE EFFECT OF BOPO, FDR, AND CAR ON NPF  | 2019 |
| Putranta, EAH                         | THE EFFECT OF INTERNAL BANKING FACTORS ON NON PERFORMING FINANCING IN SHARIA COMMERCIAL BANKS                                | 2019 |
| LeviaTryana, A                        | THE EFFECT OF GOOD CORPORATE GOVERNANCE (GCG) AND BANK SIZE ON NON PERFORMING FINANCING (NPF) IN SHARIA BANKING IN INDONESIA | 2019 |
| Saputra, TS; Isnurhadi, I; Romli, H   | THE EFFECT OF INFLATION ON THE LEVEL OF NON PERFORMING LOANS IN FINANCING COMPANIES IN THE CITY OF PALEMBANG                 | 2019 |
| Mahdi, FM                             | THE EFFECT OF MACROECONOMIC INSTABILITY ON NON-PERFORMING FINANCING OF SHARIA BANKING IN INDONESIA                           | 2019 |
| Wardhani, RE; Trust, L                | THE INFLUENCE OF FINANCIAL PERFORMANCE AND MACRO ECONOMIC FACTORS ON THE PROFITABILITY OF SHARIA BANKS                       | 2019 |
| Fatoni, Ahmad; Utami, Kurnia Dwi Sari | EFFECT OF FINANCIAL PERFORMANCE AND MACROECONOMIC CONDITIONS ON PROBLEM FINANCE OF SHARIA BPR IN INDONESIA                   | 2019 |
| Please, MA; Nature, AP; ...           | THE EFFECT OF EXCHANGE RATE (EXCHANGE) AND INFLATION ON NON PERFORMING FINANCING (NPF) LEVELS IN SHARIA BANK                 | 2019 |
| Indriastuti, M; Pratiwi, RD           | COMPARISON OF PROBLEM FINANCING BETWEEN SHARIA BANKS AND CONVENTIONAL BANKS  | 2019 |



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| AKOB, MUH; ARIANTY, R                  | THE 4DX STRATEGY AND ITS EFFECT ON NON PERFORMANCE FINANCING (NPF).  | 2019 |
| Muslim, M; HS, EW; Harjanto, S         | ANALYSIS OF THE EFFECT OF ASSETS STRUCTURE AND NON PERFORMING FINANCING ON PROFITABILITY LEVEL WITH FINANCING STRUCTURE AS INTERVENING VARIABLES | 2018 |
| Supriani, I; Sudarsono, H              | ANALYSIS OF THE EFFECT OF MICRO AND MACRO VARIABLES ON NPF OF SHARIA BANKING IN INDONESIA  | 2018 |
| Haryanto, A; Kurniawan, A              | DETERMINANTS OF NON PERFORMING FINANCING IN THE CONSTRUCTION SECTOR IN SHARIA BANKING FOR THE 2010-2017 PERIOD                                   | 2018 |
| Son, FA; Mawardi, I                    | DETERMINANT FACTORS CAUSED FOR NON PERFORMING FINANCING IN SHARIA PUBLIC FINANCING BANKS IN INDONESIA 2008-2015 PERIOD                           | 2018 |
| Rafsanjani, H                          | FACTORS AFFECTING NON-PERFORMING FINANCING: A CASE STUDY ON SHARIA BANK AND BPR IN INDONESIA   | 2018 |
| Ubaidullah, U                          | PROBLEM FINANCING IN SHARIA BANKS: HANDLING AND RESOLVING STRATEGIES   | 2018 |
| Amen, H Al; Hilmi, H; Rozana, E        | EFFECT OF RESULTS SHARING, NON PERFORMING FINANCING (NPF) AND FINANCING TO DEPOSIT RATIO (FDR) ON PROFITABILITY OF PT BANK SYARIAH BUKOPIN       | 2018 |
| Supardi, H; Suratno, HSH; ...          | THE EFFECT OF CURRENT RATIO, DEBT TO ASSET RATIO, TOTAL ASSET TURNOVER AND INFLATION ON RETURN ON ASSET  | 2018 |
| Arsyad, R                              | THE EFFECT OF EXTERNAL AND INTERNAL FACTORS ON THE PROFITABILITY OF INDONESIAN MUAMALAT BANK   | 2018 |
| Damisa, Arti                           | PROCESS OF RELIEF AND RESOLVING PROBLEMS WITH FINANCE ANALYSIS (CASE STUDY AT PT BANK SYARIAH MANDIRI PADANGSIDIMPUAN BRANCH)                    | 2018 |
| Setiawan, A; Hermanto, B; Setiawati, S | COMPARATIVE STUDY: EFFECT OF MICRO AND MACRO VARIABLES ON NON PERFORMING LOANS IN INDONESIA  | 2018 |
| Junaedi, E                             | COMPARATIVE ANALYSIS OF NON PERFORMING FINANCING (NPF) INDONESIAN SHARIA BANKING   | 2017 |
| Rafsanjani, H                          | FACTORS AFFECTING NON-PERFORMING FINANCING   | 2017 |

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|----------------------------------|--|------|
| Amen, R; Rafsanjani, H; Mujib, A | FACTORS AFFECTING NON-PERFORMING FINANCING: A CASE STUDY ON SHARIA BANK AND BPR IN INDONESIA       | 2017 |
| Ovami, DCOC                      | THE EFFECT OF NON PERFORMING FINANCING ON MUSYARAKAH FINANCING                                     | 2017 |
| Wibowo, SA; Saputra, W           | THE EFFECT OF MACRO AND MICRO ECONOMIC VARIABLES ON PROBLEM FINANCING IN SHARIA BANKS IN INDONESIA | 2017 |
| Iqbal, M                         | COMPARISON OF CREDIT RISK MANAGEMENT OF SHARIA BANKING AND CONVENTIONAL BANKING                    | 2017 |

## Conclusion

1. Factors that affect non-performing financing in Islamic banking can occur due to external factors and internal factors, from internal companies (such as procedural errors, fraud, analytical errors, managerial abilities,) or from debtors (character, sick debtors, education, family). This factor can be called the company's internal macro factors.
2. External factors can be caused by macroeconomic conditions, such as market conditions, government regulations, politics, natural disasters. This factor can be called the company's external macro factors. Meanwhile, macroeconomic factors that often affect non-performing financing include inflation, currency exchange rates, GDP, BI Rate and CAR, FDR and so on.
3. The variables used by researchers and associated with factors that influence non-performing financing are Economic Growth, FDR, BOPO, Inflation, Inflation Control Range, BI rate, CAR BOPO, GDP, Rupiah exchange rate ROA, CPI, GDP, LTV, PLS CPI, GDP, CAR, FDR, PLS inflation, exchange rate, profit sharing, and per capita income rate, Bank Indonesia Wadiah Certificate, Financing Deposit Ratio and Capital Adequacy Ratio, GCG with the results of the influence of each variable being different, in the sense that between one study and another have different results on the influence of variables on NPF in Islamic banking in Indonesia, both partially and simultaneously

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