

## **Financial Ratio Analysis; FDR, BOPO, CAR, ROA, Total Asset and Non Performing Financing (NPF)**

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### **ABSTRACT**

This study is a descriptive verification study on Sharia Financial Cooperative in Padang city. The objectives of the study were to describe and analyze the level of problem financing (NPF) and to examine the effect of FDR, BOPO, CAR, ROA, Total Assets on NPF. The data used are secondary data obtained by KJKS financial report year 2013-2016. The sampling method used purposive sampling with inefficient DMU criteria. The method of analysis used for descriptive analysis of the results of respondents' answers and for testing the hypothesis is multiple linear regression .

The results showed the level of problem financing (NPF) included in the high category. There are as many as 57.5% DMUs with troubled financing rates at levels above 12%. This means that logically, KJKS can not efficiently carry out its central operational activities, as collecting and channeling institutions for financing disbursed by default and KJKS also fails to earn income and profit. Total Assets has no effect on non-performing financing (NPF). This indicates that although KJKS has high asset value, but not maximally utilized for financing distribution. Capital Adequacy Ratio (CAR) has no effect on NPF. Operating Cost to Operating Income (BOPO) has no effect on NPF. Financing Deposit Ratio (FDR) has significant negative effect on NPF. Return on Asset (ROA) has a significant negative effect on NPL financing (NPF). Total Assets, Capital Adequacy Ratio (CAR), Operational Cost to Operating Income (BOPO), Financing Deposito Ratio (FDR), and Return on Asset (ROA) together significantly influence Non Performing Financing (NPF).



# CERTIFICATE

## The 3<sup>rd</sup> International Conference on Business and Economics 2017 *“Entrepreneurship and SMEs in Emerging Markets”*

Padang, 15-16 November 2017  
West Sumatera, Indonesia

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Dean



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ICBE 2017  
Conference Chair

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**ISSN 2086-4043**

# **The 3<sup>rd</sup> International Conference on Business and Economics 2017**

## **BOOK OF ABSTRACTS**

***"Entrepreneurship and SMEs in Emerging Markets"***

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**Foreword by:  
Rector of Andalas University**

First of all, I would like to welcome you all to Andalas University Padang, West Sumatra, Indonesia. We are delighted to have you here to participate and attend the 3<sup>rd</sup> International Conference on Business and Economics (ICBE) in 2017. Thank you for coming, many of you travel long distances serves to remind us how important this event.

This great event facilitates interaction among academics, researchers and policy makers in this region through plenary sessions, lectures and parallel paper presentations. I am delighted to know that the conference theme “Entrepreneurship and SMEs in Emerging Markets” is in line with our university motto “to be a leader in character building and entrepreneurship. We hope that, some papers will inspire us to achieve our goal. Hopefully, everyone will benefit from this event through sharing paper and experiences.

I would like to thanks the Dean of Faculty of Economics and the Organizing Committee that have been working hard for the preparation of this international academic event. For us, this event is also a part of activities recognized 62 years Andalas University contribution to this country. We thank our sponsors for providing the funding for the conference. Let me thank also the conference scientific committee.

Finally, let me reiterate my warm welcome to all of you to the university and I wish you all a very successful conference.

**Andalas University,  
Rector**

**Prof. Tafdil Husni, SE, MBA, PhD**

**Foreword by:**

**Dean of Economics Faculty, Andalas University**

Ladies and gentlemen, it is an honour to welcome all of you here to the 3<sup>rd</sup> International Conference on Business and Economics (ICBE) 2017, held by Faculty of Economics, Andalas University.

This conference, which is based on the theme ““Entrepreneurship and SMEs in Emerging Markets” just one of our many initiatives to advance the frontiers of knowledge in the field of business and economics. The ICBE brings together academics and professionals from various disciplines to share the latest research findings and brainstorm new research ideas. I have no doubt that it will provide an excellent platform for participants to exchange experiences and explore new ideas in this important area.

As we think about entrepreneurship and SMEs in emerging economy, we should recognize that those areas are very important key for national growth. University as center of excellence are expected to provide research and analysis towards the wealth f nations. We are happy to meet academicians and researchers in this conference. I hope this will become a great opportunity for us to build and develop network among us.

I would like to extend my sincere appreciation to the Organizing Committee for their untiring efforts in staging this extremely worthwhile event. I very much hope that all participants will find this conference both stimulating and rewarding. For visiting participants, I wish them a most pleasant stay in Padang

**The Faculty of Economics  
Dean**

**Dr. Harif Amali Rivai, SE, M.Si**