

PENGARUH CAPITAL ADEQUNCY RATIO (CAR) NON PERFORMING FINANCING (NPF) FINANCING TO DEPOSIT RATIO (FDR) BEBAN OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP PROFITABILITAS BANK UMUM SYARIAH DI INDONESIA

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INTISARI

Perbankan syariah mempunyai peran sebagai manajer investasi dari pemilik dana berdasarkan investasi yang disimpan di bank. Dalam perbankan syariah, hubungan antara pihak bank dengan nasabah bersifat kemitraan. Mekanisme pembagian keuntungan berdasarkan bagi hasil menjadi salah satu alasan mengapa bank syariah terus mengalami peningkatan. Mengingat industri perbankan merupakan bisnis kepercayaan, kinerja bank harus mampu menunjukkan kredibilitasnya untuk menarik lebih banyak nasabah, salah satunya melalui peningkatan profitabilitas (ROA).

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Financing to Deposit Ratio (FDR)*, *Beban Operasional Pendapatan operasional (BOPO)* terhadap Profitabilitas (ROA) pada Bank Umum Syariah di Indonesia pada Tahun 2017-2022. Penelitian ini menggunakan metode deskriptif kuantitatif. Teknik yang digunakan adalah *Purposive Sampling* yaitu teknik penentuan sampel dengan mempertimbangkan kriteria tertentu. Hasil penelitian ini menunjukkan bahwa rasio NPF berpengaruh signifikan terhadap profitabilitas (ROA), dan CAR, FDR, BOPO tidak berpengaruh signifikan terhadap profitabilitas (ROA).

Kata Kunci : CAR, NPF, FDR, BOPO dan Profitabilitas (ROA)

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THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON-PERFORMING FINANCING (NPF), FINANCING TO DEPOSIT RATIO (FDR), OPERATING EXPENSES, OPERATING INCOME (BOPO) ON THE PROFITABILITY OF SHARIA COMMERCIAL BANKS IN INDONESIA

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ABSTRACT

This study aims to determine how the influence of Capital Adequacy Ratio (CAR), Non Performing Financing (FDR), Financing to Deposit Ratio (FDR), Operating Expenses Operating Income (BOPO) on Profitability (ROA) at Sharia Commercial Banks in Indonesia in 2017-2022. This study used a quantitative descriptive method. The population used is Sharia Commercial Banks in Indonesia with a total of 13 banks. The technique used is Purposive Sampling, which is a sampling technique by considering certain criteria. Commercial banks that meet certain criteria to be sampled are 11 banks. The data used in this study is secondary statistical data using periodic series data (time series) or time series within 6 years. Data collection method using documentation and library search. This study used descriptive statistical analysis, classical assumption test, multiple linear regression analysis and hypothesis test using SPSS 26.

The results of the study obtained using the partial Test (Test T) obtained by CAR, NPF partially had a significant effect on profitability (ROA), and FDR, BOPO partially did not have a significant effect on profitability (ROA). While the Simultaneous Test (Test F) found that CAR, NPF, FDR, and BOPO simultaneously had a significant effect on the profitability of Sharia Commercial Banks. The contribution of Capital Adequacy Ratio (X1), Non Performing Financing (X2), Financing to Deposit Ratio (X3), and Operating Expenses Operating Income (X4) to Profitability (Y).

Keywords: CAR, NPF, FDR, BOPO and Profitability (ROA)

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