ABSTRAK

Nama : Suci Rahmawati
Program studi : Akuntansi
Judul : Pengaruh Dana Pihak Ketiga, *Financing To Deposit Ratio* Dan *Non Performing Financing* Terhadap *Return On Assets* Pada Perbankan Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Tahun 2020-2023.

Penelitian ini mengkaji pengaruh antara dana pihak ketiga, *financing to deposit ratio* dan *non performing financing* terhadap *return on assets* pada perbankan syariah yang terdaftar di otoritas jasa keuangan tahun 2020-2023. Teori digunakan dalam penelitian ini adalah *signaling theory* (teori sinyal). Populasi dalam penelitian ini adalah seluruh bank syariah yang terdaftar di otoritas jasa keuangan (OJK) pada periode 2020-2023. Teknik pengambilan sampel dalam penelitian ini ialah sampel jenuh, Alasan penelitian ini menggunakan teknik sampel jenuh karena jumlah populasi kecil, maka sampel dalam penelitian ini menggunakan seluruh jumlah populasi yaitu 13 perbankan syariah selama empat (4) tahun sebanyak 52 sampel. Hasil penelitian menunjukkan variabel dana pihak ketiga dan *financing to deposit ratio* berpengaruh terhadap *return on assets*. Sedangkan variabel *non performing financing* tidak berpengaruh terhadap *return on assets.*

Kata kunci : dana pihak ketiga, *financing to deposit ratio,non performing financing,return on assets*

ABSTRACT

Name : Suci Rahmawati
Study Program : *Accounting*
Title : *The Influence of Third Party Funds, Financing To Deposit Ratio and Non Performing Financing on Return On Assets in Islamic Banking Registered with the Financial Services Authority in 2020-2023.*

This study examines the influence of third party funds, financing to deposit ratio and non-performing financing on return on assets in Islamic banking registered with the financial services authority in 2020-2023. The theory used in this study is signaling theory. The population in this study is all Islamic banks registered with the financial services authority (OJK) in the period 2020-2023. The sampling technique in this study is saturated sampling. The reason this study uses saturated sampling technique is because the population is small, so the sample in this study uses the entire population, namely 13 Islamic banks for four (4) years as many as 52 samples. The results of the study show that the variables of third party funds and financing to deposit ratio have an effect on return on assets. While the variable non-performing financing has no effect on return on assets.

Keywords : *third party funds, financing to deposit ratio, non-performing financing, return on assets*