ABSTRAK

Nama	:	Muliasari
Program Studi	:	Ekonomi Syariah
Judul	:	Pengaruh Dana Pihak Ketiga, Tingkat Pembiayaan, Dan Kecukupan Modal Terhadap Profitabilitas Bank Umum Syariah Di Indonesia Periode 2020-2025

Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), Tingkat Pembiayaan, dan Kecukupan Modal (Capital Adequacy Ratio/CAR) terhadap Profitabilitas (Return on Assets/ROA) Bank Umum Syariah di Indonesia periode 2020–2025. Fenomena menunjukkan pertumbuhan aset dan pendanaan bank syariah belum sepenuhnya sejalan dengan tren profitabilitas yang stabil. Penelitian kuantitatif asosiatif ini menggunakan data sekunder dari laporan keuangan tahunan 10 Bank Umum Syariah yang dipilih melalui teknik purposive sampling. Analisis data dilakukan dengan regresi data panel menggunakan Random Effect Model (REM) yang terpilih berdasarkan Uji Chow, Uji Hausman, dan Uji Lagrange Multiplier. Hasil uji parsial (uji t) menunjukkan bahwa Dana Pihak Ketiga (DPK) berpengaruh negatif tetapi tidak signifikan terhadap profitabilitas (koefisien = -0,313023; p-value = 0,3965), mengindikasikan bahwa peningkatan penghimpunan dana tanpa penyaluran yang optimal belum mampu meningkatkan laba secara nyata. Sebaliknya, Tingkat Pembiayaan berpengaruh positif dan signifikan terhadap profitabilitas (koefisien = 2,544385; p-value = 0,0092), menunjukkan efektivitas penyaluran dana dalam menghasilkan pendapatan margin maupun bagi hasil. Kecukupan Modal (CAR) juga berpengaruh positif dan signifikan terhadap profitabilitas (koefisien = 0,161572; p-value = 0,0001), membuktikan bahwa ketahanan modal mampu mendukung penyaluran dana produktif sekaligus menyerap risiko operasional. Secara simultan (uji F), DPK, Tingkat Pembiayaan, dan CAR berpengaruh signifikan terhadap profitabilitas (F-statistic = 6,218006; p-value = 0,001012). Nilai Adjusted R-squared sebesar 0,209688 menunjukkan bahwa ketiga variabel independen mampu menjelaskan 20,97% variasi profitabilitas, sedangkan 79,03% sisanya dipengaruhi oleh faktor lain di luar model. Penelitian ini menyarankan manajemen bank syariah untuk mengoptimalkan efisiensi penyaluran DPK ke pembiayaan produktif dan mempertahankan manajemen risiko permodalan yang memadai.

Kata Kunci : Dana Pihak Ketiga, Tingkat Pembiayaan, Capital Adequacy Ratio, Profitabilitas, Bank Umum Syariah.

ABSTRACT

Name	:	*Muliasari*
Study Program	:	*Sharia Economic*
Title	:	*The Effect Of Third-Party Funds, Financing Level, And Capital Adequacy Ratio On The Profitability Of Islamic Commercial Banks In Indonesia For The Period 2020–2025*

This study aims to analyze the effect of Third-Party Funds (DPK), Financing Level, and Capital Adequacy Ratio (CAR) on the Profitability (Return on Assets/ROA) of Islamic Commercial Banks in Indonesia during the 2020–2025 period. Phenomena indicate that the growth of assets and funding in Islamic banks has not been fully aligned with a stable profitability trend. This associative quantitative study utilizes secondary data from the annual financial statements of 10 Islamic Commercial Banks selected through a purposive sampling technique. Data analysis was performed using panel data regression with the Random Effect Model (REM), which was selected based on the Chow Test, Hausman Test, and Lagrange Multiplier Test. The partial test (t-test) results show that Third-Party Funds (DPK) have a negative but insignificant effect on profitability (coefficient = -0.313023; p-value = 0.3965), indicating that an increase in fund collection without optimal disbursement has not significantly increased profit. Conversely, the Financing Level has a positive and significant effect on profitability (coefficient = 2.544385; p-value = 0.0092), demonstrating the effectiveness of fund disbursement in generating margin and profit-sharing income. Capital Adequacy Ratio (CAR) also has a positive and significant effect on profitability (coefficient = 0.161572; p-value = 0.0001), proving that capital resilience is capable of supporting productive fund allocation while absorbing operational risks. Simultaneously (F-test), DPK, Financing Level, and CAR significantly affect profitability (F-statistic = 6.218006; p-value = 0.001012). The Adjusted R-squared value of 0.209688 indicates that the three independent variables explain 20.97% of the variance in profitability, while the remaining 79.03% is influenced by other factors outside the model. This study advises Islamic bank management to optimize the efficiency of allocating DPK into productive financing and maintain adequate capital risk management.

***Keywords**: Third-Party Funds, Financing Level, Capital Adequacy Ratio, Profitability, Islamic Commercial Banks*