

ABSTRAK

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Program Studi : Manajemen
Judul : Pengaruh Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) Dan Financing to Deposit Ratio Terhadap Profitabilitas Bank Umum Syariah (BUS) Indonesia

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) Dan *Financing to Deposit Ratio* (FDR) Terhadap Profitabilitas Bank Umum Syariah (BUS) Indonesia pada tahun 2018-2022. Jenis penelitian yang digunakan adalah kuantitatif. Teknik pengumpulan data yang digunakan adalah dokumentasi. Sumber data yang digunakan dalam penelitian ini yaitu data sekunder. Teknik analisis data menggunakan uji stationeritas, uji stabilitas, uji lag optimum, uji kointegrasi, uji t, uji f dan uji koefisien determinasi. Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* berpengaruh positif dan signifikan terhadap *Rasio Return On Assets*. *Non Performing Financing* (NPF) berpengaruh negatif dan signifikan terhadap *Rasio Return On Assets* (ROA). *Financing to Deposit Ratio* tidak berpengaruh terhadap *Rasio Return On Assets*.

Kata Kunci : *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR) dan *Return On Assets* (ROA)

ABSTRACT

Student Name : Syarifah Nurhayati
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Study Program : Management
Title : Influence Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) And Financing to Deposit Ratio (FDR) On Profitability Sharia Commercial Banks (BUS) Indonesia

This research aims to determine the effect of Capital Adequacy Ratio (CAR), Non Performing Financing (FDR) And Financing to Deposit Ratio (FDR) On the Profitability of Indonesian Sharia Commercial Banks (BUS) in 2018-2022. The type of research used is quantitative. The data collection technique used is documentation. The data source used in this research is secondary data. Data analysis techniques use stationarity test, stability test, optimum lag test, cointegration test, t test, f test and coefficient of determination test. The research results show that the Capital Adequacy Ratio has a positive and significant effect on the Return On Assets Ratio. Non Performing Financing (NPF) has a negative and significant effect on the Return On Assets (ROA) Ratio. Financing to Deposit Ratio has no effect on the Return On Assets Ratio.

Keywords : *Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR) and Return On Assets (ROA)*