

## ABSTRAK

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Program Studi : Ekonomi Syariah  
Judul : Pengaruh *Third Party Fund, Operational Cost Efficiency, Non Performing Financing Dan Financing Deposit To Ratio* Terhadap *Financial Performance*

Penelitian ini bertujuan mengetahui Pengaruh *Third Party Fund, Operational Cost Efficiency, Non Performing Financing Dan Financing Deposit To Ratio* Terhadap *Financial Performance* Bank Umum Syariah Di Indonesia Periode (2019-2023) secara simultan dan parsial. Penelitian ini menggunakan data time series bulanan yang dianalisis menggunakan regresi linear berganda. Terdapat empat variabel yang terdiri dari *Third Party Fund, Operational Cost Efficiency, Non Performing Financing Dan Financing Deposit To Ratio* terhadap *Financial Performance*. Jenis penelitian ini adalah data sekunder. Metode pengumpulan data yang digunakan adalah dokumentasi sedangkan metode analisis eviws 10. Dari penelitian ini menunjukkan bahwa *Operational Cost Efficiency* dan *financing deposit to ratio* berpengaruh positif dan signifikan terhadap *financial performance*. Sedangkan variabel *third party fund* dan *non performing financing* berpengaruh negative dan tidak signifikan terhadap *financial performance*.

**Kata kunci** : *Third Party Fund, Operational Cost Efficiency, Non Performing Financing, Financing Deposit To Ratio, Financial Performance*

## ABSTRACT

Name : Nurul Husna  
Study Program : Sharia Economics  
Title : The Influence of Third Party Funds, Operational Cost Efficiency, Non Performing Financing and Financing Deposit To Ratio on *Financial Performance*

This research aims to determine the influence of third party funds, operational cost efficiency, non-performing financing and financing deposit to ratio on Financial Performance of Sharia Commercial Banks in Indonesia for the Period (2019-2023) simultaneously and partially. This research uses monthly time series data which is analyzed using multiple linear regression. There are four variables consisting of third party funds, operational cost efficiency, non-performing financing and financing deposit to ratio of financial performance. This type of research is secondary data. The data collection method used is documentation while the analysis method is eviews 10. This research shows that Operational Cost Efficiency and financing deposit to ratio have a positive and significant effect on financial performance. Meanwhile, the variables third party funds and non-performing financing have a negative and insignificant effect on financial performance.

**Keywords:** *Third Party Fund, Operational Cost Efficiency, Non Performing Financing, Financing Deposit To Ratio, Financial Performance*