

PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *FINANCING TO DEPOSIT RATIO (FDR)*, *NON PEFORMING FINANCING (NPF)*, DAN *BANK SIZE* TERHADAP PROFITABILITAS PADA PERUSAHAAN BANK SYARIAH YANG TERDAFTAR DI OJK TAHUN 2016-2020.

Miftakul Janah

E2B017045

Jurusan Akuntansi, Fakultas Ekonomi, Universitas Muhammadiyah Semarang

ABSTRAK

Penelitian ini bertujuan untuk menganalisis Pengaruh *Capital Adequacy Ratio*, *Financing To Deposit Ratio*, *Non Peforming Financing* dan *Bank Size* Terhadap Profitabilitas secara parsial maupun simultan. Penelitian ini termasuk penelitian dengan pendekatan kuantitatif. Populasi dalam penelitian ini adalah perusahaan bank Syariah yang terdaftar di OJK tahun 2016-2020 dengan jumlah sampel 14 perusahaan. Teknik analisis data yang digunakan dalam penelitian ini yaitu analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa variabel *capital adequacy ratio* berpengaruh positif dan signifikan terhadap profitabilitas, *financing to deposit ratio* berpengaruh positif dan signifikan terhadap profitabilitas, *non peforming financing* berpengaruh negatif dan signifikan terhadap profitabilitas, sedangkan *bank size* berpengaruh positif tidak signifikan terhadap profitabilitas.

Kata kunci : Capital adequacy ratio, Financing to deposit ratio, Non peforming financing, Bank Size dan Profitabilitas.

THE EFFECT OF CAPITAL ADEQUACY RATIO, FINANCING TO DEPOSIT RATIO, NON PEFORMING FINANCING, AND BANK SIZE ON PROFITABILITY IN ISLAMIC BANKING COMPANIES REGISTERED WITH OJK IN 2016-2020.

Miftakul Janah

E2B017045

Department of Accounting, Faculty of Economics, University of Muhammadiyah

Semarang

ABSTRACT

This study aims to analyze the effect of capital adequacy ratio, financing to deposit ratio, non performing financing, and bank size on profitability partially or simultaneously. This research includes research with a quantitative approach. The population in this study are Islamic banking companies registered with the OJK in 2016-2020 with a sample of 14 companies. Multiple linear regression analysis technique. The results of this study indicate that the capital adequacy ratio variable has a positive and significant effect on profitability, the financing to deposit ratio has a positive and significant effect on profitability, non performing financing has a negative and significant effect on profitability, while bank size has a positive and insignificant effect on profitability.

Keywords: capital adequacy ratio, financing to deposit ratio, non performing financing, bank size and profitability.