

PENGARUH *NON PERFORMING FINANCIAL* (NPF), BOPO, *CAPITAL ADEQUACY RATIO* (CAR) DAN *GOOD CORPORATE GOVERNANCE* (GCG) TERHADAP KINERJA PERBANKAN
Studi Kasus Pada Bank Umum Syariah Yang Terdaftar di OJK Tahun 2015-2020

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Non Performing Financial* (NPF), *Beban Operasional Pendapatan Operasional* (BOPO), *Capital Adequacy Ratio* (CAR) dan *Good Corporate Governance* (GCG) terhadap kinerja perbankan yang diproksikan dengan *Return On Assets*. Populasi dalam penelitian ini adalah Bank Umum Syariah yang terdaftar di OJK tahun 2015-2020. Teknik pengambilan sampel dalam penelitian ini menggunakan teknik *purposive sampling* dan diperoleh jumlah sampel sebanyak 12 Bank Umum Syariah. Penelitian ini menggunakan metode kuantitatif deskriptif dengan pendekatan analisis data sekunder. Hasil penelitian ini menunjukkan bahwa *Non Performing Financial* (NPF) berpengaruh negatif dan signifikan terhadap kinerja perbankan, *Beban Operasional Pendapatan Operasional* (BOPO) berpengaruh negatif dan signifikan terhadap kinerja perbankan, *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap kinerja perbankan, dan *Good Corporate Governance* (GCG) berpengaruh negatif dan tidak signifikan terhadap kinerja perbankan.

Kata kunci : NPF, BOPO, CAR, GCG, Kinerja perbankan.

***THE INFLUENCE OF NON PERFORMING FINANCIAL (NPF), BOPO,
CAPITAL ADEQUACY RATIO (CAR), AND GOOD CORPORATE
GOVERNANCE (GCG) ON BANKING PERFORMANCE***

Case Study on Islamic Commercial Banks Registered on the OJK 2015-2020

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ABSTRACT

This study aims to analyze the effect of Non Performing Financial (NPF), BOPO, Capital Adequacy Ratio (CAR), and Good Corporate Governance (GCG) on banking performance as proxied by Return On Assets. The population in this study used a purposive sampling technique and the number of samples obtained was 12 Islamic Commercial Banks. This research uses descriptive quantitative method with secondary data analysis approach. The result of this study indicate that Non Performing Financial (NPF) has a negative and significant effect on banking performance, Operating Income Operating Expenses (BOPO) has a negative and significant effect on banking performance, Capital Adequacy Ratio (CAR) has a positive and significant effect on banking performance, and Good Corporate Governance (GCG) has a negative and insignificant effect on banking performance.

Keywords : NPF, BOPO, CAR, GCG, Banking performance.