

ANALISIS PENGARUH *FINANCING TO DEPOSIT RATIO*, *CAPITAL ADEQUACY RATIO*, *NON PERFORMING FINANCING* TERHADAP PROFITABILITAS PADA BANK UMUM SYARIAH DI INDONESIA PERIODE TAHUN 2015-2020

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, *Non Performing Financing* Terhadap Profitabilitas. Populasi dalam penelitian ini adalah Bank Umum Syariah di Indonesia. Sedangkan sampel penelitian sebanyak 54 sampel. Penelitian ini menggunakan data sekunder yaitu data yang sudah diolah, sudah ada dan tersedia. Data penelitian ini diperoleh dari website resmi Otoritas Jasa Keuangan dan Bank Indonesia. Analisis data menggunakan analisis regresi linear berganda.

Hasil analisis dengan menggunakan regresi linear berganda secara parsial menunjukkan bahwa *Financing to Deposit Ratio* (FDR) berpengaruh positif dan signifikan terhadap profitabilitas, *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap profitabilitas, *Non Performing Financing* (NPF) berpengaruh negatif dan signifikan terhadap profitabilitas. Secara simultan menunjukkan bahwa *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) berpengaruh terhadap profitabilitas.

Kata Kunci: *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Profitabilitas.

ANALYSIS OF THE EFFECT OF *FINANCING TO DEPOSIT RATIO*, *CAPITAL ADEQUACY RATIO*, *NON PERFORMING FINANCING* ON PROFITABILITY IN SHARIA COMMERCIAL BANKS IN INDONESIA 2015-2020

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ABSTRACT

This study aims to examine the effect of *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, *Non Performing Financing* on Profitability. The population in this study is Islamic Commercial Banks in Indonesia. While the research sample as many as 54 samples. This study uses secondary data, namely data that has been processed, already exists and is available. The data for this research were obtained from the official websites of the Financial Services Authority and Bank Indonesia. Data analysis used multiple linear regression analysis.

The results of the analysis using multiple linear regression partially show that *Financing to Deposit Ratio* (FDR) has a positive and significant effect on profitability, *Capital Adequacy Ratio* (CAR) has a positive and significant effect on profitability, *Non Performing Financing* (NPF) has a negative and significant effect on profitability. . Simultaneously shows that *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) affect profitability.

Keywords: *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Profitability.