RINGKASAN

Penelitian ini bertujuan untuk menganalisis pengaruh *Non Performing Financing* (NPF) , *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR) dan *BI Rate* terhadap Profitabilitas (ROA) pada Bank Umum Syariah di Indonesia. Data yang digunakan dalam penelitian ini diperoleh dari laporan keuangan bank umum syariah yang tercatat di Otoritas Jasa Keuangan (OJK) periode 2015-2018. Populasi dalam penelitian ini adalah 14 Bank Umum Syariah di Indonesia, pemilihan sampel dengan menggunakan metode *purposive sampling*, setelah melewati tahap *purposive sampling* terdapat 12 sampel Bank yang akan diteliti. Teknik analisis yang digunakan dalam penelitian ini adalah regresi linear model berganda. Hasil penelitian menunjukan bahwa *Non Performing Financing* (NPF) berpengaruh sigifikan terhadap profitabilitas, *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap Profitabilitas, variabel dan *Financing to Deposit Ratio* (FDR) berpengaruh signifikan terhadap Profitabilitas dan *BI Rate* tidak berpengaruh terhadap Profitabilitas.

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

SUMMARY

This study ains to analyze the effect of Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR and BI rate) on Profitability proxied by ROA (Return On Asset at Sharia Commercial Bank in Indonesia. This research uses time series data from Sharia Bank's annual report recorded Otoritas Jasa Keuangan (OJK) during 2015-2018 periods. The population of this research are 14 Islamic Banks in Indonesia. This research had conducted using purposive sampling method. After passing the purposive sampling phase, there were 12 bank sampels that will be examined. The data analysis technique used is of multiple regression analysis. The result of this research shows that Non Performing Financing (NPF) variable has significant effect on Profitabilitas, Meanwhile Capital Adequacy Ratio (CAR) variable has no effect on Profitabilitas, Financing to Deposit Ratio (FDR) has significant effect on Profitabilitas, and BI Rate has no significant effect on Profabilitas.

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