

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) dan *Financing to Deposit Ratio* (FDR) terhadap Profitabilitas (ROA) pada Bank Umum Syariah. Data yang digunakan dalam penelitian ini diperoleh data berdasarkan bank yang tersedia laporan keuangan publikasi tahunan Bank Umum Syariah periode 2014-2018. Populasi dalam penelitian ini adalah 11 Bank Umum Syariah di Indonesia, pemilihan sampel dengan menggunakan metode *purposive sampling*, setelah melewati tahap *purposive sampling* terdapat 6 sampel Bank yang akan diteliti. Teknik analisis yang digunakan dalam penelitian ini adalah regresi linear model data panel. Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap Profitabilitas sedangkan variabel *Non Performing Financing* (NPF) berpengaruh terhadap profitabilitas dan *Financing to Deposit Ratio* (FDR) tidak berpengaruh terhadap Profitabilitas.

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



## ABSTRACT

*This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR) on Profitability proxied by ROA (Return On Asset at Sharia Commercial Bank. This research uses time series data from the Islamic Bank's annual published financial reports during 2014-2018 periods. The population of this research are 11 Islamic Banks in Indonesia. This research had conducted using purposive sampling method. After passing the purposive sampling phase, there were 6 bank samples that will be examined. The data analysis technique used is of panel data regression analysis. The result of this research shows that Capital Adequacy Ratio (CAR) variable has no significant effect on Profitabilitas. Meanwhile Non Performing Financing (NPF) variable has significant effect on Profitabilitas, and Financing to Deposit Ratio (FDR) has no significant effect on Profitabilitas.*

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

