ABSTRAK

PENGARUH KUALITAS ASET, LIKUIDITAS, DEWAN KOMISARIS INDEPENDEN, DAN DEWAN PENGAWAS SYARIAH TERHADAP PROFITABILITAS

(Studi pada Bank Umum Syariah yang terdaftar di OJK tahun 2017-2023)

Penelitian ini menguji pengaruh *non performing financing (NPF)*, *financing to deposit ratio (FDR)*, dewan komisaris independen (DKI), dewan pengawas syariah (DPS) pada profitabilitas *(ROA)* bank umum syariah yang terdaftar di Otoritas Jasa Keuangan periode 2017-2023. Variabel independen yang digunakan adalah kualitas aset, likuiditas, dewan komisaris independen dan dewan pengawas syariah yang diproksikan dengan *NPF*, *FDR*, DKI dan DPS. Sedangkan variabel dependen yang digunakan adalah profitabilitas dengan proksi yang digunakan adalah *return on asset (ROA)*. Penelitian ini menggunakan metode analisis regresi data panel dengan pendekatan *random effect model (REM)* menggunakan alat analisis *Eviews-13*. Hasil penelitian ini menunjukan bahwa *non performing financing (NPF)* berpengaruh negatif terhadap profitabilitas *(ROA)*, sedangkan *financing to deposit ratio (FDR)*, dewan komisaris independen (DKI) dan dewan pengawas syariah (DPS) tidak berpengaruh signifikan terhadap profitabilitas bank umum syariah.

Kata Kunci: profitabilitas *(ROA)*, kualitas aset *(NPF)*, likuiditas *(FDR)*, dewan komisaris independen (DKI) dan dewan pengawas syariah (DPS)

ABSTRACT

THE EFFECT OF ASSET QUALITY, LIQUIDITY, INDEPENDENT BOARD OF COMMISSIONERS, AND SHARIA SUPERVISORY BOARD ON PROFITABILITY

(Study on Islamic Commercial Banks registered with OJK in 2017 - 2023)

This research examines the influence of non performing financing (NPF), financing to deposit ratio (FDR), independent board of commissioners (DKI), sharia supervisory board (DPS) on the profitability (ROA) of islamic commercial banks registered with the Financial Services Authority for the 2017-2023 period. The independent variables used are asset quality, liquidity, independent board of commissioners and sharia supervisory board which are proxied by NPF, FDR, DKI and DPS. Meanwhile, the dependent variable used is profitability with the proxy used is return on assets (ROA). This research uses a panel data regression analysis method with a random effect model (REM) approach using the Eviews-13 analysis tool. The results of this research show that non-performing financing (NPF) has an negative effect on profitability (ROA), while financing to deposit ratio (FDR), independent board of commissioners (DKI) and sharia supervisory board (DPS) do not have a significant effect on the profitability of sharia commercial banks.

***Keywords**: profitability (ROA), asset quality (NPF), liquidity (FDR), independent board of commissioners (DKI) and sharia supervisory board (DPS)*