

Abstract

Afi Mahfirotin, *Effect of Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR) and Return On Assets (ROA) to Income Smoothing in Sharia General Banking in 2012-2018*. Under the guidance of Alexander Anggono, SE , M.Sc., Ph.D., CFA

This study aims to examine and determine the effect of Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), and Return On Assets (ROA) to Income Smoothing in Islamic General Banking in 2012-2018. The independent variables in this study are Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), and Return On Assets (ROA). Then for the dependent variable, Income Smoothing. The sample selection in this study used a purposive sampling method. Samples obtained were 7 samples of Sharia General Banking registered in the Financial Services Authority (OJK) during 2012-2018 with a total observation sample of 196 observations. Data analysis in this study was carried out using logistic regression tests. The results of hypothesis testing show that the Non Performing Financing (NPF) and Capital Adequacy Ratio (CAR) variables affect Income Smoothing, while the Financing to Deposit Ratio (FDR) and Return On Assets (ROA) variables have no effect on Income Smoothing.

Keywords : Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Return On Asset (ROA) dan Income Smoothing.

Abstrak

Afi Mahfirotin, Pengaruh *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Capital Adequacy Ratio (CAR)* dan *Return On Asset (ROA)* Terhadap *Income Smoothing* Pada Perbankan Umum Syariah Tahun 2012–2018. Dibawah bimbingan Alexander Anggono, S.E., M.Si., Ph.D., CFA

Penelitian ini bertujuan untuk menguji dan mengetahui pengaruh dari *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Capital Adequacy Ratio (CAR)*, dan *Return On Asset (ROA)* terhadap *Income Smoothing* pada Perbankan Umum Syariah tahun 2012-2018. Variabel independen dalam penelitian ini adalah *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Capital Adequacy Ratio (CAR)*, dan *Return On Asset (ROA)*. Kemudian untuk variabel dependen yaitu *Income Smoothing*. Pemilihan sampel dalam penelitian ini menggunakan metode *purposive sampling*. Sampel yang diperoleh sebanyak 7 sampel Perbankan Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) selama tahun 2012-2018 dengan total sampel observasi sebanyak 196 observasi. Analisis data dalam penelitian ini dilakukan dengan menggunakan uji regresi logistik. Hasil pengujian hipotesis menunjukkan variabel *Non Performing Financing (NPF)* dan *Capital Adequacy Ratio (CAR)* berpengaruh terhadap *Income Smoothing*, sedangkan variabel *Financing to Deposit Ratio (FDR)* dan *Return On Asset (ROA)* tidak berpengaruh terhadap *Income Smoothing*.

Kata Kunci: *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Capital Adequacy Ratio (CAR)*, *Return On Asset (ROA)* dan *Income Smoothing*.

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