

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh rasio profitabilitas rasio *Capital Adequacy Ratio* (CAR), *Net Operating Margin* (NOM), *Non Performing Financing* (NPF), *Financial to deposit Ratio* (FDR) dan Biaya Operasional Pendapatan Operasional (BOPO) terhadap rasio profitabilitas *Return On Asset* (ROA) pada Bank Umum Syariah di Indonesia. Metode penelitian yang digunakan yaitu analisis regresi data panel yang dibantu dengan menggunakan software *Econometric Views Enterprise Edition Version 12 (Eviews)*. Sampel yang digunakan sebanyak 10 Bank Umum Syariah periode 2015 hingga 2021.

Hasil dari penelitian ini menunjukkan bahwa rasio yang berpengaruh signifikan kepada rasio profitabilitas *Return On Asset* yaitu CAR 0,0004. Rasio NOM 0,0000. Rasio NPF 0,0023 (Dengan nilai lebih kecil dari 0,05). Sedangkan rasio yang tidak berpengaruh signifikan kepada rasio profitabilitas *Return On Asset* yaitu FDR 0,1517 dan BOPO 0,4918 (Dengan nilai lebih besar dari 0,05).

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Net Operating Margin* (NOM), *Non Performing Financing* (NPF), *Financial to deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), *Return On Asset* (ROA), Bank Umum Syariah.

ABSTRACT

This study aims to analyze the effect of profitability ratios of Capital Adequacy Ratio (CAR), Net Operating Margin (NOM), Non Performing Financing (NPF), Financial to deposit Ratio (FDR) and Operating Cost of Operating Income (BOPO) on the profitability ratio of Return On Asset (ROA) in Islamic Commercial Banks in Indonesia. The research method used is panel data regression analysis which is assisted by using Econometric Views Enterprise Edition Version 12 (Eviews) software. The sample used was 10 Sharia Commercial Banks for the period 2015 to 2021.

The results of this study show that the ratio that has a significant effect on the profitability ratio of Return On Asset is CAR 0.0004. NOM ratio of 0.0000. NPF ratio 0.0023 (With values smaller than 0.05). Meanwhile, the ratios that do not have a significant effect on the profitability ratio of Return On Asset are FDR 0.1517 and BOPO 0.4918 (With values greater than 0.05).

Keywords: Capital Adequacy Ratio (CAR), Net Operating Margin (NOM), Non Performing Financing (NPF), Financial to deposit Ratio (FDR), Operating Cost of Operating Income (BOPO), Return On Asset (ROA), Islamic Commercial Banks.