

ABSTRAK

Profitabilitas adalah indikator utama kinerja Bank Umum Syariah (BUS), dengan Return on Assets (ROA) sebagai ukuran efektivitas bank dalam menghasilkan keuntungan dari aset. Dalam BUS, profitabilitas dipengaruhi oleh Kualitas Aktiva Produktif (KAP) dan Non-Performing Financing (NPF). Penelitian ini bertujuan menganalisis pengaruh KAP dan NPF terhadap ROA pada BUS di Indonesia.

Metode yang digunakan adalah kuantitatif dengan pendekatan time series melalui model Vector Error Correction Model (VECM), menggunakan data sekunder dari Statistik Perbankan Syariah OJK periode Januari 2015 hingga Desember 2024. VECM dipilih karena mampu menguji hubungan jangka pendek dan panjang serta arah kausalitas antar variabel.

Hasil penelitian menunjukkan bahwa KAP berpengaruh signifikan dan positif terhadap ROA, baik dalam jangka pendek maupun panjang. Sementara itu, NPF tidak menunjukkan pengaruh signifikan terhadap ROA. Uji kausalitas Granger menunjukkan hubungan satu arah dari ROA ke NPF dan hubungan timbal balik antara ROA dan KAP. Temuan ini menegaskan pentingnya pengelolaan KAP dan pengendalian NPF dalam menjaga profitabilitas BUS secara berkelanjutan.

Kata Kunci: Kualitas Aktiva Produktif, Non-Performing Financing, Return on Assets, Bank Umum Syariah, VECM.

Abstract

Profitability is the main indicator of the performance of Sharia Commercial Banks (BUS), with Return on Assets (ROA) as a measure of the bank's effectiveness in generating profits from assets. In BUS, profitability is influenced by the Quality of Productive Assets (KAP) and Non-Performing Financing (NPF). This study aims to analyze the influence of KAP and NPF on ROA in BUS in Indonesia.

The method used is quantitative with a time series approach through the Vector Error Correction Model (VECM) model, using secondary data from OJK Sharia Banking Statistics for the period January 2015 to December 2024. VECM was chosen because it was able to test the short- and long-term relationships and causal directions between variables.

The results of the study show that KAP has a significant and positive effect on ROA, both in the short and long term. Meanwhile, NPF did not show a significant effect on ROA. The Granger causality test showed a one-way relationship from ROA to NPF and a reciprocal relationship between ROA and KAP. These findings confirm the importance of KAP management and NPF control in maintaining BUS profitability in a sustainable manner.

Keywords: Quality of Productive Assets, Non-Performing Financing, Return on Assets, Sharia Commercial Banks, VECM.