

ABSTRAK

Nova Yuliana Dwi Aprita, (2024). Pengaruh *Capital Adequacy Ratio* (CAR), *Financing To Deposit Ratio* (FDR), Dan *Return On Asset* (ROA) Terhadap *Non Performing Financing* (NPF) Pada Bank Umum Syariah Di Indonesia Periode Tahun 2018-2022. Di bawah bimbingan Alexander Anggono, S.E., M.Si., Ph.D.

Perbankan syariah memiliki pangsa pasar yang akan mencapai 8% pada 2024, dengan pangsa pasar Bank Umum Syariah memiliki sebesar 66%. NPF adalah rasio yang menunjukkan perbandingan antara pembiayaan bermasalah dengan jumlah pembiayaan yang disalurkan oleh bank syariah. Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Financing To Deposit Ratio* (FDR), Dan *Return On Asset* (ROA) Terhadap *Non Performing Financing* (NPF) Pada Bank Umum Syariah Di Indonesia. Populasi dalam penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan pada tahun 2018-2022. Pengambilan sampel menggunakan teknik *Purposive Sampling* dan menghasilkan 11 sampel Bank Umum Syariah. Penelitian ini menggunakan metode analisis regresi linear berganda. Hasil pada penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) dan *Return On Asset* (ROA) berpengaruh negatif dan signifikan terhadap *Non Performing Financing* (NPF). Sedangkan *Financing To Deposit Ratio* (FDR) berpengaruh positif dan signifikan terhadap *Non Performing Financing* (NPF).

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Financing To Deposit Ratio* (FDR), *Return On Asset* (ROA), *Non Performing Financing* (NPF), Bank Umum Syariah (BUS)

ABSTRACT

Nova Yuliana Dwi Aprita, (2024). The Effect Of Capital Adequacy Ratio (CAR), Financing To Deposit Ratio (FDR), And Return On Asset (ROA) To Non Performing Financing (NPF) At Islamic Commercial Banks In Indonesia Period Year 2018-2022. Under the guidance of Alexander Anggono, S.E., M.Si., Ph.D.

Islamic banking has a market share that will reach 8% in 2024, with the market share of Islamic Commercial Banks having 66%. NPF is a ratio that shows the comparison between problematic financing and the amount of financing distributed by Islamic banks. This study aims to determine the effect of the Capital Adequacy Ratio (CAR), Financing To Deposit Ratio (FDR), and Return On Asset (ROA) to Non Performing Financing (NPF) at Islamic Commercial Banks in Indonesia. The population in this study were Islamic Commercial Banks registered with the Financial Services Authority in 2018-2022. Sampling used the Purposive Sampling technique and produced 11 samples of Islamic Commercial Banks. This study uses multiple linear regression analysis methods. The results of this study indicate that the Capital Adequacy Ratio (CAR) and Return On Asset (ROA) have a negative and significant effect on Non Performing Financing (NPF). Meanwhile, the Financing To Deposit Ratio (FDR) has a positive and significant effect on Non Performing Financing (NPF).

Keywords: *Capital Adequacy Ratio (CAR), Financing To Deposit Ratio (FDR), Return On Asset (ROA), Non Performing Financing (NPF), Islamic Commercial Banks*