

ABSTRAK

Ainun Syifa, NIM: 7193540013. Pengaruh Kinerja Keuangan Terhadap Profitabilitas Pada Bank Syariah Yang Terdaftar di OJK. Skripsi, Jurusan Ekonomi Program Studi Ilmu Ekonomi, Fakultas Ekonomi Universitas Negeri Medan 2024.

Bank syariah di Indonesia mengalami pertumbuhan yang cukup pesat, tantangan dalam hal profitabilitas masih menjadi isu yang penting. Profitabilitas, yang diukur melalui *Return on Asset* (ROA), mencerminkan kemampuan bank dalam mengelola asetnya untuk menghasilkan keuntungan. Pada beberapa bank syariah, ROA masih menunjukkan fluktuasi yang signifikan, sehingga diperlukan analisis lebih lanjut mengenai faktor-faktor yang mempengaruhi profitabilitas tersebut. Tujuan dari penelitian ini untuk mengetahui pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, dan *Financing to Deposit Ratio* Terhadap *Return On Asset* Pada Bank Syariah yang terdaftar di OJK Periode 2011-2020. Penelitian ini ialah penelitian kuantitatif dengan menggunakan metode analisis regresi linier berganda. Berdasarkan hasil peneliian dan pembahasan yang telah dikemukakan sebelumnya maka dapat diambil kesimpulan mengenai pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, dan *Financing to Deposit Ratio* terhadap *Return On Asset* pada 5 Bank Syariah yang terdaftar di OJK periode 2011-2020 adalah *Capital Adequacy Ratio* tidak berpengaruh signifikan terhadap *Return on Asset* pada Bank Syariah yang terdaftar di OJK periode 2011-2020. *Non Performing Financing* berpengaruh signifikan terhadap *Return on Asset* pada Bank Syariah yang terdaftar di OJK periode 2011-2020. *Financing to Deposit Ratio* tidak berpengaruh signifikan terhadap *Return on Asset* pada Bank Syariah yang terdaftar di OJK periode 2011-2020. *Capital Adequacy Ratio*, *Non Performing Financing*, dan *Financing to Deposit Ratio* secara bersama-sama berpengaruh signifikan terhadap *Return On Asset* Bank Syariah yang terdaftar di OJK periode 2011-2020.

Kata kunci: Kinerja Keuangan, Bank Syariah, Profitabilitas.

ABSTRACT

Ainun Syifa, NIM: 7193540013. The Influence of Financial Performance on Profitability in Syariah Banks Registered with the OJK. Thesis, Department of Economics, Economics Study Program, Faculty of Economics, Medan State University 2024.

Islamic banks in Indonesia are experiencing quite rapid growth, challenges in terms of profitability are still an important issue. Profitability, which is measured through Return on Assets (ROA), reflects bank's ability to manage its assets to generate profits. In several Islamic banks, ROA still shows significant fluctuations, so further analysis is needed regarding the factors that influence profitability. The aim of this research is to find out the influence of iiCapital Adequacy Ratio, Non Performing Financing, and Financing to Deposit Ratio on Return on Asset on Syariah Banks which are registered in the OJK for the 2011-2020 period. This research is quantitative research using multiple linear iregression analysis methods. Based on the results of the research and discussion that have been presented previously, conclusions can be drawn regarding the influence of Capital Adequacy Ratio, Non Performing Financing, and Financing to Deposit Ratio on Return On Asset 5 Bank Syariah which is registered on OJK 2011-2020 periodiCapital Adequacy iRatio does not have a significant influence on Return on Asset at Syariah Bank registered in OJK iperiod 2011-2020. Non-Performing Financing has a significant impact on Return on Assets at Syariah Banks registered with OJK for the period 2011-2020. Financing to Deposit Ratio does not have a significant effect on Return on Asset Bank Syariah which is registered with OJK period 2011-2020. Capital Adequacy Ratio, Non Performing Financing, and Financing to Deposit Ratio together have a significant influence on Return on Asset Bank Syariah which is registered in OJK period 2011-2020.

Keywords: Financial Performance, Sharia Bank, Profitability.