

## ABSTRAK

Perkembangan lembaga keuangan di Indonesia mengalami pergerakan yang sangat pesat. Hal ini ditandai dengan banyaknya lembaga keuangan yang bermunculan, baik lembaga keuangan bank maupun non bank. Perbankan di Indonesia dibagi menjadi dua yaitu, perbankan Syariah dan perbankan konvensional. Bank syariah mempunyai banyak peran penting dalam kemajuan serta perkembangan perbankan di Indonesia untuk memajukan perekonomian di Indonesia. Maka kinerja perbankan syariah harus ditingkatkan. Semakin baik kinerja perbankan syariah, maka semakin baik pula perbankan syariah dalam menegakkan prinsip syariah serta dapat pula meningkatkan perekonomian di Indonesia. Untuk mengetahui kinerja perbankan syariah, dapat dilihat dari profitabilitas perbankan syariah.

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR) dan Kualitas Aktiva Produktif (KAP) terhadap Profitabilitas (ROA) Bank Umum syariah di Indonesia selama periode tahun 2015-2018. Populasi yang digunakan dalam penelitian ini adalah bank umum syariah di Indonesia selama periode 2015-2018. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Dengan menggunakan uji regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa variabel independen CAR tidak berpengaruh terhadap profitabilitas (ROA) bank syariah di Indonesia. Sedangkan variabel independen NPF berpengaruh negatif signifikan terhadap profitabilitas (ROA) bank syariah di Indonesia. Variabel independen FDR berpengaruh positif signifikan terhadap profitabilitas (ROA) di Indonesia. Variabel independen KAP berpengaruh positif signifikan terhadap profitabilitas (ROA) bank syariah di Indonesia.

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Kualitas Aktiva Produktif (KAP) Profitabilitas, dan *Return On Asset* (ROA)

## ***ABSTRACT***

The development of financial institutions in Indonesia experienced a very rapid movement. This is indicated by the number of financial institutions that have sprung up, both bank and non-bank financial institutions. Banking in Indonesia is divided into two namely, Islamic banking and conventional banking. Islamic banks have many important roles in the progress and development of banking in Indonesia to advance the economy in Indonesia. Then the performance of Islamic banking must be improved. The better the performance of Islamic banking, the better the Islamic banking in upholding Islamic principles and can also improve the economy in Indonesia. To find out the performance of Islamic banking, it can be seen from the profitability of Islamic banking.

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR) and Earning Asset Quality (KAP) on the Profitability (ROA) of Sharia Commercial Banks in Indonesia during the 2015-2018 period. The population used in this study is Islamic commercial banks in Indonesia during the 2015-2018 period. The sampling technique uses purposive sampling method. By using multiple linear regression test.

The results of this study indicate that the independent variable CAR does not affect the profitability (ROA) of Islamic banks in Indonesia. While the NPF independent variable has a significant negative effect on profitability (ROA) of Islamic banks in Indonesia. The independent variable FDR has a significant positive effect on profitability (ROA) in Indonesia. KAP independent variable has a significant positive effect on profitability (ROA) of Islamic banks in Indonesia.

**Keywords:** Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Earning Asset Quality (KAP) Profitability, and Return On Assets (ROA)