

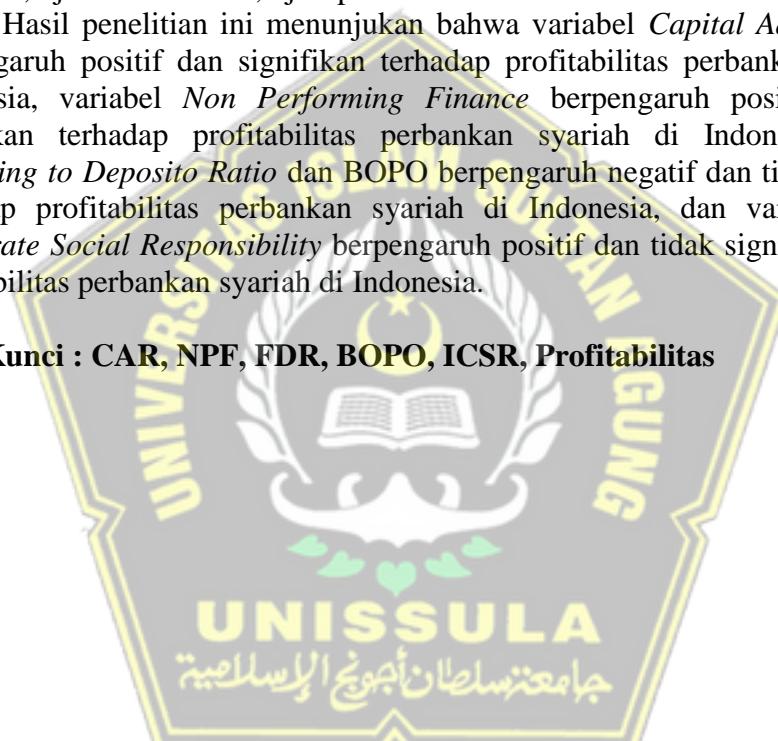
ABSTRAK

Penelitian ini dilaksanakan guna melihat pengaruh *Capital Adequacy Ratio*, *Non Performing Finance*, *Financing to Deposito Ratio*, Beban Operasional Pendapatan Operasional, *Islamic Corporate Social Responsibility* Profitabilitas Perbankan Syariah di Indonesia.

Penelitian ini adalah jenis penelitian kuantitatif dan menggunakan data sekunder, dimana jenis data ini menggunakan data panel yakni kombinasian antara dua data *timeseries* dan data *crosssection*. Populasi dalam penelitian yaitu sebelas bank umum syariah yang tercatat di Statistik Perbankan Syariah OJK periode 2015-2019. Analisis yang dipakai pada penelitian yakni uji regresi linear berganda, uji asumsi klasik, uji hipotesis.

Hasil penelitian ini menunjukkan bahwa variabel *Capital Adequacy Ratio* berpengaruh positif dan signifikan terhadap profitabilitas perbankan syariah di Indonesia, variabel *Non Performing Finance* berpengaruh positif dan tidak signifikan terhadap profitabilitas perbankan syariah di Indonesia, variabel *Financing to Deposito Ratio* dan BOPO berpengaruh negatif dan tidak signifikan terhadap profitabilitas perbankan syariah di Indonesia, dan variabel *Islamic Corporate Social Responsibility* berpengaruh positif dan tidak signifikan terhadap profitabilitas perbankan syariah di Indonesia.

Kata Kunci : CAR, NPF, FDR, BOPO, ICSR, Profitabilitas



ABSTRACT

This research was conducted in order to see the effect of Capital Adequacy Ratio, Non Performing Finance, Financing to Deposito Ratio, Operating Expenses on Operating Income, Corporate Social Responsibility of Islamic Sharia Banking Profitability in Indonesia.

This research is a type of quantitative research and uses secondary data, where this type of data uses panel data, which is a combination of two time series data and cross-sectional data. The population in this study are eleven Islamic commercial banks listed in the OJK Sharia Banking Statistics for the 2015-2019 period. The analysis used in this research is multiple linear regression test, classical assumption test, hypothesis test.

The results of this study indicate that the Capital Adequacy Ratio variable has a positive and significant effect on the profitability of Islamic banking in Indonesia, the Non-Performing Finance variable has a positive and insignificant effect on the profitability of Islamic banking in Indonesia, the Financing to Deposit Ratio and BOPO variables have a negative and insignificant effect on profitability. Islamic banking in Indonesia, and the variable Islamic Corporate Social Responsibility has a positive and insignificant effect on the profitability of Islamic banking in Indonesia.

Keywords: CAR, NPF, FDR, BOPO, ICSR, Profitability

