



LEMBAR PENGESAHAN

Judul : PENGARUH FINANCING TO DEPOSIT RATIO (FDR), CAPITAL ADEQUANCY RATIO (CAR), DAN BIAYA OPERASIONAL DAN PENAPATAN OPERASIONAL (BOPO) TERHADAP PROFITABILITAS (ROA) YANG DIMEDIAKI DENGAN NON-PERFORMING FINANCING (NPF) PADA PERBANKAN SYARIAH PERIODE 2019-2023

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ABSTRACT

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IMPACT OF FINANCING TO DEPOSIT RATIO (FDR), CAPITAL ADEQUACY RATIO (CAR), AND OPERATING COST AND OPERATING INCOME (BOPO) ON PROFITABILITY (ROA) WITH THE MEDIATION OF NON-PERFORMING FINANCING (NPF) IN ISLAMIC BANKS (2019-2023)

This study examines the impact of the Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and Operating Costs to Operating Income (BOPO) on the profitability of Islamic Commercial Banks in Indonesia, with Non-Performing Financing (NPF) as an intervening variable affecting the Return on Assets (ROA) from 2019 to 2023. This study used a quantitative design with secondary data. Data for this study is collected by reviewing financial reports available on the official websites of Islamic commercial banks in Indonesia. Population in this study is 13 Sharia Bank in Indonesia in period 2019-2023. Seven Sharia Banks involved in this study as research samples. Purposive sampling was used. Data were collected and analyzed using Eviews 10 analytical software. This study employs various analysis techniques, including descriptive statistics, stationarity tests, and regression model tests (Chow, Hausman, Lagrange Multiplier). It also performs classical assumption tests, hypothesis testing (T-test, F-test, R² test), and path analysis with the Sobel test to evaluate the role of intervening variables. The test results show that the Financing to Deposit Ratio (FDR), Operating Costs to Operating Income (BOPO), and Non-Performing Financing (NPF) have a significant impact on Return on Assets (ROA), while the Capital Adequacy Ratio (CAR) does not significantly affect ROA. The FDR, CAR, and BOPO variables have a significant effect on the NPF variable. The relationship between the FDR and ROA variables can be mediated by the NPF variable. However, the NPF variable is unable to mediate the effect of the CAR and BOPO variables on ROA.

Keywords: *Capital Adequacy Ratio, Financing to Deposit Ratio, Operational Efficiency, Non Perfoming Financing (NPF), Return on Asset (ROA)*