

ABSTRAK

Judul : Pengaruh *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio*, dan Biaya Operasional Pendapatan Operasional Terhadap Kinerja Bank Umum Syariah
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Program Studi : Akuntansi

Tujuan dari penelitian ini adalah untuk mengetahui tentang faktor-faktor yang mempengaruhi kinerja pada Bank Umum Syariah. Variabel independen yang digunakan dalam penelitian ini adalah *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio*, dan Biaya Operasional Pendapatan Operasional. Populasi dalam penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) tahun 2014-2018. Penelitian ini menggunakan 12 bank sebagai sampel dan prosedur pemilihan sampel dilakukan dengan menerapkan metode *purposive sampling*. Data dianalisis dengan menggunakan metode regresi linear berganda. Hasil dari penelitian ini menunjukkan bahwa variabel *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio*, dan Biaya Operasional Pendapatan Operasional secara simultan memiliki pengaruh terhadap *Return On Asset* Bank Umum Syariah. Variabel *Financing to Deposite Ratio* dan Biaya Operasional Pendapatan Operasional memiliki pengaruh positif signifikan terhadap *Return On Asset*. Variabel lainnya yaitu *Capital Adequacy Ratio* dan *Non Performing Financing* terhadap *Return On Asset*, tetapi dari hasil penelitian ini kedua variabel *Capital Adequacy Ratio* dan *Non Performing Financing* tidak memiliki pengaruh signifikan.

Kata Kunci : *Return On Asset, Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio*, dan Biaya Operasional Pendapatan Operasional.

ABSTRACT

Title : The Influence of *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio, and Operational Costs Operating Income* on the Performance of Islamic Commercial Banks.
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The purpose of this study is to find out about the factors that influence the performance of Islamic Commercial Banks. The independent variables used in this study are Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio, and Operational Costs Operating Income. The population in this study is a Sharia Commercial Bank registered with the Financial Services Authority (OJK) in 2014-2018. This study uses 12 banks as samples and the sample selection procedure is carried out by applying the purposive sampling method. Data were analyzed using multiple linear regression methods. The results of this study indicate that the variable Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio, and Operational Costs Operating Income simultaneously has an influence on Return on Assets of Islamic Commercial Banks. The variable Financing to Deposite Ratio and Operating Costs Operating Income has a significant positive effect on Return On Assets. Other variables are Capital Adequacy Ratio and Non Performing Financing on Return On Assets, but from the results of this study the two Capital Adequacy Ratio and Non Performing Financing variables have no significant effect.

Keywords : *Return On Assets, Capital Adequacy Ratio, Non Performing Financing, Financing to Deposite Ratio, and Operational Costs Operating Income.*