

ABSTRAK

Judul : **PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING FINANCING (NPF)*, DAN *FINANCING TO DEPOSIT RATIO (FDR)* TERHADAP PROFITABILITAS PADA BANK UMUM SYARIAH PERIODE 2015 – 2018**

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Program Studi : S-1 Akuntansi

Tujuan dari penelitian ini adalah untuk mengetahui tentang faktor-faktor yang mempengaruhi profitabilitas. Variabel independen yang digunakan dalam penelitian ini adalah *Capital Adequation Ratio (CAR)*, *Non Performing Financing (NPF)* dan *Financing to Deposit Ratio (FDR)*. Ruang lingkup dalam penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode tahun 2015-2018. Populasi dalam penelitian ini sebanyak 12 bank. Penelitian ini menggunakan 12 perusahaan dengan total data 48 sebagai sampel dan prosedur pemilihan sampel dilakukan dengan menerapkan metode purposive sampling. Hasil dari penelitian ini menunjukkan bahwa variabel CAR, NPF dan FDR secara simultan memiliki pengaruh terhadap Profitabilitas. Variabel CAR tidak berpengaruh terhadap profitabilitas, NPF berpengaruh negatif dan signifikan terhadap profitabilitas, FDR tidak berpengaruh terhadap profitabilitas.

Kata Kunci : *Capital Adequation Ratio (CAR)*, *Non Performing Financing (NPF)*, *Financing to Deposit Ratio (FDR)*, profitabilitas

ABSTRACT

Title : **THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON PERFORMING FINANCING (NPF), AND FINANCING TO DEPOSIT RATIO (FDR) ON PROFITABILITY IN SHARIA GENERAL BANKS PERIOD 2015 - 2018**

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The purpose of this study is to find out about the factors that affect profitability. The independent variables used in this study are Capital Adequation Ratio (CAR), Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR). The scope of this study is a Sharia Commercial Bank registered with the Financial Services Authority for the period 2015-2018. The population in this study were 12 banks. This study used 12 companies with a total of 48 data as samples and the sample selection procedure was carried out by applying the purposive sampling method. The results of this study indicate that the CAR, NPF and FDR variables simultaneously have an influence on Profitability. CAR variable has no effect on profitability, NPF has a negative and significant effect on profitability, FDR has no effect on profitability.

Keywords: *Capital Adequation Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), profitability*