

## ABSTRAK

Skripsi dengan judul “Pengaruh *Debt Financing*, *Equity Financing*, *Lease Financing* dan *Financing to Deposite Ratio* (FDR) terhadap *Return On Equity* (ROE) dengan *Non Performing Financing* (NPF) Sebagai variabel moderasi pada PT Bank Central Asia (BCA) Syariah periode 2011-2023” yang ditulis oleh Affrina Salma Azhaar Nisrina, NIM. 126401203105, dibimbing oleh Bintis Ti’anatud Diniati, S.Pd., M.Sc.

Penelitian ini dilatarbelakangi oleh pertumbuhan perbankan syariah yang semakin pesat yang mengakibatkan minat nasabah untuk melakukan pembiayaan akan memberikan kontribusi yang besar bagi pendapatan. Berdasarkan pendapatan tersebut bank syariah dapat mengetahui besaran profitabilitas yang dihasilkan. Tujuan penelitian ini untuk menganalisis pengaruh Pengaruh *Debt Financing*, *Equity Financing*, *Lease Financing* dan *Financing to Deposite Ratio* (FDR) terhadap *Return On Equity* (ROE) dengan *Non Performing Financing* (NPF) Sebagai variabel moderasi. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder yaitu laporan keuangan triwulan PT Bank Central Asia (BCA) Syariah. Analisa yang digunakan dalam penelitian ini adalah *Moderated Regression Analysis* dengan menggunakan *software* SPSS versi 25.

Hasil analisis menunjukkan *Debt Financing* berpengaruh negatif dan signifikan terhadap *Return On Equity* (ROE), *Equity Financing* berpengaruh positif dan signifikan terhadap *Return On Equity* (ROE), *Lease Financing* berpengaruh negatif dan tidak signifikan terhadap *Return On Equity* (ROE), *Financing to Deposite Ratio* (FDR) berpengaruh positif dan tidak signifikan terhadap *Return On Equity* (ROE), *Non Performing Financing* (NPF) berpengaruh positif dan signifikan terhadap *Return On Equity* (ROE). Sementara itu, *Financing to Deposite Ratio* (FDR) yang dimoderasi oleh *Non Performing Financing* (NPF) berpengaruh terhadap *Return On Equity* (ROE). Sedangkan *Debt Financing*, *Equity Financing* dan *Lease Financing* yang dimoderasi oleh *Non Performing Financing* (NPF) tidak berpengaruh terhadap *Return On Equity* (ROE).

**Kata Kunci:** *Debt Financing*, *Equity Financing*, *Lease Financing*, *Financing to Deposite Ratio* (FDR), *Return On Equity* (ROE) dan *Non Performing Financing* (NPF)

## **ABSTRACT**

*Thesis with the title "The Influence of Debt Financing, Equity Financing, Lease Financing and Financing to Deposite Ratio (FDR) on Return On Equity (ROE) with Non Performing Financing (NPF) as a moderating variable at PT Bank Central Asia (BCA) Syariah for the 2016- 2023" written by Affrina Salma Azhaar Nisrina, NIM. 126401203105, supervised by Bintis Ti'anutud Diniati, S.Pd., M.Sc.*

*This research is motivated by the increasingly rapid growth of sharia banking which has resulted in customers' interest in financing which will provide a large contribution to income. Based on this income, Islamic banks can find out how much profitability they generate. The aim of this research is to analyze the influence of Debt Financing, Equity Financing, Lease Financing and Financing to Deposite Ratio (FDR) on Return On Equity (ROE) with Non Performing Financing (NPF) as a moderating variable. This research uses a quantitative approach with an associative type of research. The data used in this research is secondary data, namely the quarterly financial reports of PT Bank Central Asia (BCA) Syariah. The analysis used in this research is Moderated Regression Analysis using SPSS software version 25.*

*The analysis results show that Debt Financing has a negative and significant effect on Return On Equity (ROE), Equity Financing has a positive and significant effect on Return On Equity (ROE), Lease Financing has a negative and insignificant effect on Return On Equity (ROE), Financing to Deposit Ratio (FDR) has a positive and insignificant effect on Return On Equity (ROE), and Non-Performing Financing (NPF) has a positive and significant effect on Return On Equity (ROE). Meanwhile, Financing to Deposit Ratio (FDR) moderated by Non-Performing Financing (NPF) affects Return On Equity (ROE). On the other hand, Debt Financing, Equity Financing, and Lease Financing moderated by Non-Performing Financing (NPF) do not affect Return On Equity (ROE). (ROE).*

**Keywords:** *Debt Financing, Equity Financing, Lease Financing, Financing to Deposite Ratio (FDR), Return On Equity (ROE) and Non Performing Financing (NPF)*