

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Return on Assets*, dan *Return on Equity* Terhadap *Profit Sharing Financing* pada Bank Umum Syariah Periode 2018-2023” ini ditulis oleh Nazilatul Mufidah, NIM. 126401202085. Program studi Perbankan Syariah, jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung. Dosen pembimbing Dr. Deni Yudiantoro, S.AP., M.M.

Tujuan penelitian ini adalah: 1) untuk menguji pengaruh simultan *Capital Adequacy Ratio*, *Non Performing Financing*, *Return on Assets*, dan *Return on Equity* pada implementasi *Profit Sharing Financing* Bank Umum Syariah di Indonesia. 2) untuk menguji pengaruh *Capital Adequacy Ratio* (CAR) terhadap *Profit Sharing Financing* Bank Umum Syariah di Indonesia. 3) untuk menguji pengaruh *Non Performing Financing* (NPF) terhadap *Profit Sharing Financing* Bank Umum Syariah di Indonesia. 4) untuk menguji pengaruh *Return on Assets* (ROA) terhadap *Profit Sharing Financing* Bank Umum Syariah di Indonesia. 5) untuk menguji pengaruh *Return on Equity* (ROE) terhadap *Profit Sharing Financing* Bank Umum Syariah di Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian yaitu penelitian asosiatif. Sumber data yang digunakan yaitu data sekunder, yang diperoleh melalui situs internet OJK (Otoritas Jasa Keuangan) dan *Annual Report* pada situs perbankan syariah. Teknik *sampling* yang digunakan dalam penelitian ini adalah *purposive sampling*, dengan sampel penelitian berjumlah 6 bank umum syariah dari 13 populasi bank umum syariah di Indonesia. Pengolahan data pada penelitian ini menggunakan Eviews 12, dengan teknik analisis data yaitu data panel.

Hasil penelitian menunjukkan adanya pengaruh simultan CAR, NPF, ROA, dan ROE terhadap *Profit Sharing Financing* pada bank umum syariah. Hal ini dibuktikan dengan besarnya nilai uji F lebih besar dari F tabel yaitu $16,79513 > 3$ dan nilai probabilitas lebih kecil dari taraf signifikansi yaitu $0,000001 < 0,05$. Adapun pengujian secara parsial menunjukkan bahwa CAR dan NPF tidak

berpengaruh terhadap *Profit Sharing Financing*, sedangkan ROA dan ROE berpengaruh terhadap *Profit Sharing Financing*.

Kata Kunci: CAR, NPF, ROA, ROE, Profit Sharing Financing

ABSTRACT

Thesis with the title "Influence Capital Adequacy Ratio, Non-Performing Financing, Return on Assets, and Return on Equity To Profit Sharing Financing on Syariah General Bank Period 2018-2023" was written by Nazilatul Mufidah, NIM. 126401202085. Sharia Banking study program, Economics major, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung. Supervising lecturer Dr. Deni Yudiantoro, S.AP., M.M.

The objectives of this research are: 1) to examine the simultaneous influence of Capital Adequacy Ratio, Non-Performing Financing, Return on Assets, and Return on Equity on the implementation of profit-sharing financing of Sharia commercial banks in Indonesia. 2) to test the influence of Capital Adequacy Ratio (CAR) on profit-sharing financing of Sharia commercial banks in Indonesia. 3) to test the influence of Non-Performing Financing (NPF) on profit-sharing financing of Sharia commercial banks in Indonesia. 4) to test the effect of Return on Assets (ROA) on profit-sharing financing of Sharia commercial banks in Indonesia. 5) to test the influence of Return on Equity (ROE) on profit-sharing financing of Sharia commercial banks in Indonesia.

This research uses a quantitative approach with the type of research, namely associative research. The data source used is secondary data, obtained through the OJK (Otoritas Jasa Keuangan) internet site and the annual report on sharia banking sites. Technique sampling used in this research is purposive sampling, with a research sample of 6 Islamic commercial banks from 13 populations of Islamic commercial banks in Indonesia. Data processing in this research uses Eviews 12, with data analysis techniques, namely panel data.

The research results show that there is a simultaneous influence of CAR, NPF, ROA, and ROE on profit-sharing financing in sharia commercial banks. This is proven by the F test value being greater than the F table, namely $16.79513 > 3$, and the probability value being smaller than the significance level, namely $0.000001 < 0.05$. The partial test shows that CAR and NPF have no effect on

profit-sharing financing, while ROA and ROE have an effect on profit-sharing financing.

Keywords: *CAR, NPF, ROA, ROE, Profit Sharing Financing.*