

ABSTRAK

Skripsi dengan judul “Pengaruh *Financing to Deposit Ratio* (FDR), *Debt to Equity Ratio* (DER), *Current Ratio* (CR) Terhadap Profitabilitas Dengan *Non Performing Financing* (NPF) Sebagai Variabel Moderasi Pada Bank Umum Syariah Di Indonesia Periode 2019-2023” ini ditulis oleh Heru Setyowiyono, NIM. 126401212051, dengan pembimbing Dr. Budi Kolistiawan, S.Pd., M.E.I.

Kata Kunci: Profitabilitas, *Financing to Deposit Ratio* (FDR), *Debt to Equity Ratio* (DER), *Current Ratio* (CR), *Non Performing Financing* (NPF), Bank Umum Syariah.

Perkembangan sektor perbankan syariah di Indonesia menunjukkan tren positif dalam beberapa tahun terakhir, terutama dalam hal profitabilitas yang tercermin dari peningkatan *Return On Asset* (ROA). Meskipun demikian, profitabilitas Bank Umum Syariah masih berada di bawah perbankan konvensional. Stabilitas dan efektivitas pengelolaan keuangan menjadi sorotan, terutama dalam konteks peran rasio keuangan seperti *Financing to Deposit Ratio* (FDR), *Debt to Equity Ratio* (DER), dan *Current Ratio* (CR), serta pentingnya *Non Performing Financing* (NPF) sebagai indikator kesehatan pembiayaan.

Penelitian ini bertujuan untuk menganalisis pengaruh FDR, DER, dan CR terhadap profitabilitas Bank Umum Syariah di Indonesia, dengan NPF sebagai variabel moderasi. Tujuan spesifiknya mencakup pengujian hubungan langsung masing-masing rasio terhadap profitabilitas serta bagaimana NPF memoderasi hubungan tersebut selama periode 2019–2023. Penelitian ini juga memberikan kontribusi penting terhadap kajian akademik dan praktis dalam mengelola kinerja keuangan dan risiko pada industri perbankan syariah.

Metode penelitian yang digunakan adalah pendekatan kuantitatif asosiatif dengan data sekunder berupa laporan keuangan tahunan dari enam Bank Umum Syariah yang dipublikasikan oleh OJK. Teknik analisis menggunakan regresi linier berganda dan *Moderated Regression Analysis* (MRA) dengan bantuan *software* SPSS. Data diambil dari periode 2019–2023 dan dianalisis untuk melihat hubungan simultan dan parsial antar variabel bebas dan terikat, serta efek moderasi dari NPF.

Hasil penelitian menunjukkan bahwa FDR tidak berpengaruh signifikan negatif terhadap ROA, sedangkan DER dan CR memiliki pengaruh negatif signifikan. Selain itu, NPF terbukti mampu memoderasi hubungan FDR terhadap ROA, tetapi tidak mampu memoderasi hubungan DER dan CR dengan ROA. Dengan demikian, pengelolaan risiko pembiayaan melalui kendali NPF menjadi kunci dalam meningkatkan profitabilitas bank syariah di Indonesia.

ABSTRAC

The thesis entitled "The Effect of Financing to Deposit Ratio (FDR), Debt to Equity Ratio (DER), and Current Ratio (CR) on Profitability with Non-Performing Financing (NPF) as a Moderating Variable in Islamic Commercial Banks in Indonesia for the Period 2019–2023" was written by Heru Setyowiyono, Student ID 126401212051, under the supervision of Dr. Budi Kolistiawan, S.Pd., M.E.I.

Keywords: Profitability, Financing to Deposit Ratio (FDR), Debt to Equity Ratio (DER), Current Ratio (CR), Non-Performing Financing (NPF), Islamic Commercial Bank.

The development of the Islamic banking sector in Indonesia has shown a positive trend in recent years, particularly in profitability as reflected by the increase in Return on Assets (ROA). However, the profitability of Islamic Commercial Banks remains lower than that of conventional banks. Financial stability and management effectiveness are crucial, especially regarding the role of financial ratios such as the Financing to Deposit Ratio (FDR), Debt to Equity Ratio (DER), and Current Ratio (CR), as well as the significance of Non-Performing Financing (NPF) as an indicator of financing quality.

This study aims to analyze the effect of FDR, DER, and CR on the profitability of Islamic Commercial Banks in Indonesia, with NPF as a moderating variable. The specific objectives include examining the direct relationship between each financial ratio and profitability, as well as how NPF moderates those relationships during the 2019–2023 period. The study provides valuable insights for academic research and practical financial risk management in the Islamic banking industry.

The research adopts a quantitative associative approach using secondary data from annual financial reports of six Islamic Commercial Banks, published by the Financial Services Authority (OJK). The data were analyzed using multiple linear regression and Moderated Regression Analysis (MRA) with the help of SPSS software. The study examined both partial and simultaneous relationships among the independent and dependent variables, and the moderating effect of NPF.

The research results indicate that FDR does not have a significant negative effect on ROA, while DER and CR have significant negative effects. Furthermore, NPF has been proven capable of moderating the relationship between FDR and ROA, but is unable to moderate the relationship between DER and CR with ROA. Therefore, financing risk management through NPF control becomes key to improving the profitability of Islamic banks in Indonesia.