

ABSTRAK

Skripsi dengan judul “Pengaruh *Return On Asset, Financing to Deposit Ratio, Non Performing Financing* dan *Bank Size* Terhadap *Capital Buffer* pada Bank Umum Syariah di Indonesia Periode 2019-2023” yang ditulis oleh Zenny Nurul Aini Azhari, NIM. 126401212073, Program Studi Perbankan Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, dibimbing oleh Rendra Erdkhadifa, M.Si.

Kata Kunci: *Return On Asset, Financing to Deposit Ratio, Non Performing Financing, Bank Size, Capital Buffer*

Penelitian ini dilatarbelakangi oleh pentingnya peran *capital buffer* dalam menjaga keberlangsungan dan stabilitas keuangan bank. *Capital buffer* yang tinggi dapat meningkatkan kepercayaan stakeholder terhadap bank, namun menyebabkan bank kehilangan kesempatan untuk memaksimalkan laba dari operasi bisnis yang seharusnya dilaksanakan menggunakan cadangan modal. Disisi lain, *capital buffer* yang rendah dapat menurunkan kepercayaan stakeholder terhadap bank, karena bank dinilai memiliki risiko yang tinggi ketika menghadapi tekanan ekonomi. Oleh karena itu, diperlukan analisis terhadap berbagai faktor internal yang dapat memengaruhi besar kecilnya *capital buffer* Bank Umum Syariah.

Penelitian ini bertujuan untuk mengetahui pengaruh ROA, FDR, NPF dan *bank size* terhadap *capital buffer* pada Bank Umum Syariah di Indonesia periode 2019-2023. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan merupakan data sekunder yang diperoleh dari laporan keuangan tahunan Bank Umum Syariah melalui masing-masing website resminya. Teknik pemilihan sampel menggunakan metode *purposive sampling* sehingga diperoleh 10 Bank Umum Syariah sebagai sampel. Metode analisis yang digunakan adalah regresi data panel dengan model terpilih *common effects* yang diolah dengan bantuan software E-Views 12.

Hasil penelitian menunjukkan bahwa secara simultan, variabel ROA, FDR, NPF, dan *bank size* berpengaruh signifikan terhadap *capital buffer*. Secara parsial, variabel ROA berpengaruh positif signifikan terhadap *capital buffer*, sedangkan variabel NPF dan *bank size* berpengaruh negatif signifikan terhadap *capital buffer*. Sementara itu, variabel FDR tidak berpengaruh signifikan terhadap *capital buffer*.

ABSTRACT

Thesis with the title "The Influence of Return on Assets, Financing to Deposit Ratio, Non Performing Financing, and Bank Size on Capital Buffer in Islamic Commercial Banks in Indonesia for the Period 2019–2023," written by Zenny Nurul Aini Azhari, NIM. 126401212073, Islamic Banking Study Program, Department of Economics, Faculty of Islamic Economics and Business, supervised by Rendra Erdkhadifa, M.Si.

Keywords: *Return On Assets, Financing to Deposit Ratio, Non Performing Financing, Bank Size, Capital Buffer*

This research is motivated by the importance of the capital buffer in maintaining the sustainability and financial stability of banks. A high capital buffer can increase stakeholder trust in banks, but causes banks to lose the opportunity to maximize profits from business operations that should be carried out using capital reserves. On the other hand, a low capital buffer can reduce stakeholder trust in banks, because banks are considered to have high risks when facing economic pressures. Therefore, an analysis of various internal factors is needed that can affect the size of the capital buffer of Islamic Commercial Banks.

This study aims to determine the effect of ROA, FDR, NPF, and bank size on the capital buffer of Islamic Commercial Banks in Indonesia during the 2019–2023 period. The research employs a quantitative approach with an associative research type. The data used are secondary data obtained from the annual financial reports of Islamic Commercial Banks accessed through their respective official websites. The sample was selected using purposive sampling, resulting in a sample of 10 Islamic Commercial Banks. The analysis method used is panel data regression with the selected model being the common effects model, processed using E-Views 12 software.

The results of the study indicate that simultaneously, the variables ROA, FDR, NPF, and bank size have a significant effect on the capital buffer. Partially, the ROA variable has a significant positive effect on the capital buffer, while the NPF and bank size variables have a significant negative effect on the capital buffer. Meanwhile, the FDR variable does not have a significant effect on the capital buffer.