

## **ABSTRACT**

*The purpose of this study was to determine the effect of asset quality that is proxied by the ratio of Non Performing Financing (NPF), efficiency that is proxied by Operational Cost and Operating Income (BOPO) ratios, and business expansion capabilities that are proxied by Financing to Deposit Ratio (FDR) to Stability Sharia Commercial Bank finance in the form of capital adequacy is proxied by the Capital Adequacy Ratio (CAR). This study uses secondary data covering 11 Islamic banking companies during the period 2013-2017 using tectic purposive sampling and regression methods. From the results of the analysis that has been done, the results of the study show that the Non Performing Financing (NPF) variable has a negative effect on the Capital Adequacy Ratio (CAR), Operational Cost and Operational Income (BOPO) variables have a positive effect on the Capital Adequacy Ratio (CAR), and Financing variables to Deposit Ratio (FDR) has a positive effect on Capital Adequacy Ratio (CAR).*

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**Keywords:** *Non Performing Financing (NPF), Biaya Operasional dan Pendapatan Operasional (BOPO), Financing to Deposit Ratio (FDR), dan Capital Adequacy Ratio (CAR).*

## ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh kualitas aset yang diproksikan dengan rasio Non Performing Financing (NPF), efisiensi yang diproksikan dengan ratio Biaya Operasional dan Pendapatan Operasional (BOPO), dan kemampuan ekspansi bisnis yang diproksikan dengan Financing to Deposit Ratio (FDR) terhadap Stabilitas Keuangan Bank Umum Syariah berupa kecukupan modal yang diproksikan dengan Capital Adequacy Ratio (CAR). Penelitian ini menggunakan data sekunder yang mencakup 11 perusahaan perbankan syariah selama periode 2013-2017 dengan menggunakan teknik purposive sampling dan metode regresi. Dari hasil analisa yang telah dilakukan, hasil penelitian menunjukkan bahwa variabel Non Performing Financing (NPF) berpengaruh negatif terhadap Capital Adequacy Ratio (CAR), variabel Biaya Operasional dan Pendapatan Operasional (BOPO) berpengaruh positif terhadap Capital Adequacy Ratio (CAR), dan variabel Financing to Deposit Ratio (FDR) berpengaruh positif terhadap Capital Adequacy Ratio (CAR).

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**MERCU BUANA**

**Kata Kunci:** *Non Performing Financing (NPF), Biaya Operasional dan Pendapatan Operasional (BOPO), Financing to Deposit Ratio (FDR), dan Capital Adequacy Ratio (CAR).*