ABSTRAK

Penelitian ini bertujuan untuk membuktikan secara empiris pengaruh *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), *Non Peforming Financing* (NPF) dan *Financing to Deposit Ratio* (FDR) terhadap *Financial Sustainability Ratio* (FSR). Objek penelitian ini adalah Bank Umum Syariah yang ada di Indonesia dan terdaftar di Otoritas Jasa Keuangan.

Penelitian ini menggunakan *purposive sampling* dengan kriteria Bank Umum Syariah yang menyajikan laporan keuangan periode 2014-2018. Diperoleh jumlah sampel sebanyak 12 Bank Umum Syariah yang memenuhi syarat sebagai sampel. Desain penelitian ini menggunakan penelitian kausal dan analisis data yang digunakan dalam bentuk uji regresi linear berganda.

Hasil penelitian ini membuktikan secara empiris bahwa *Capital Adequacy Ratio* (CAR), *Return On Asset (*ROA*)* dan *Non Peforming Financing* (NPF) berpengaruh terhadap *Financial Sustainability Ratio* (FSR). Sementara *Financing to Deposit Ratio* (FDR) secara empiris terbukti tidak berpengaruh terhadap *Financial Sustainability Ratio* (FSR).

Kata kunci :. *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), *Non Peforming Financing* (NPF), *Financing to Deposit Ratio* (FDR) dan *Financial Sustainability Ratio* (FSR)

ABSTRACT

This study aims to empirically prove the effect of Capital Adequacy Ratio (CAR), Return on Assets (ROA), Non-Peforming Financing (NPF) and Financing to Deposit Ratio (FDR) on Financial Sustainability Ratio (FSR). The object of this study is a Sharia Commercial Bank in Indonesia and registered with the Financial Services Authority.

This study uses purposive sampling with the criteria of a Sharia Commercial Bank that presents the 2014-2018 financial statements. Obtained a sample of 12 Islamic Commercial Banks that meet the requirements as a sample. The design of this study uses causal research and data analysis used in the form of multiple linear regression tests.

The results of this study empirically prove that Capital Adequacy Ratio (CAR), Return On Assets (ROA) and Non Peforming Financing (NPF) affect the Financial Sustainability Ratio (FSR). While the Financing to Deposit Ratio (FDR) has been empirically proven to have no effect on the Financial Sustainability Ratio (FSR).

Keywords :. *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), *Non Peforming Financing* (NPF), *Financing to Deposit Ratio* (FDR) and *Financial Sustainability Ratio* (FSR)