

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Dewan Pengawas Syariah (DPS) terhadap *Return on Asset* (ROA) pada Bank Syariah di Indonesia periode 2015-2020. Populasi dalam penelitian ini adalah 14 Bank Umum Syariah (BUS) di Indonesia. Sampel yang dipergunakan adalah sebanyak 9 BUS dengan menggunakan metode *purposive sampling*. Metode pengumpulan data menggunakan data sekunder yang sudah tersedia dalam publikasi laporan tahunan bank tersebut. Metode analisis data menggunakan *Eviews 9*. Nilai R Square sebesar 0,8413 menunjukkan bahwa kemampuan variabel *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Dewan Pengawas Syariah (DPS) berpengaruh terhadap *Return on Asset* (ROA) pada Bank Syariah di Indonesia sebesar 84%, sisanya dipengaruhi variabel lain yang tidak diteliti. Penelitian ini membuktikan bahwa secara parsial NPF berpengaruh negatif dan signifikan terhadap ROA. CAR berpengaruh positif dan signifikan terhadap ROA. DPS tidak berpengaruh terhadap ROA.

Kata kunci : *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Dewan Pengawas Syariah (DPS), dan *Return on Asset* (ROA)



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## **ABSTRACT**

*This research aims to analyze the influence of Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Sharia Supervisory Board (DPS) on Return on Asset (ROA) on Sharia Banks in Indonesia for the period 2015-2020. The population in this study is 14 Sharia Commercial Banks (BUS) in Indonesia. The sample used is as many as 9 BUS using the purposive sampling method. The data collection method uses secondary data already available in the publication of the bank's annual report. Data analysis method using Eviews 9. The value of R Square of 0.8413 shows that the ability of non-performing financing (NPF), Capital Adequacy Ratio (CAR), Sharia Supervisory Board (DPS) affects return on asset (ROA) in Islamic banks in Indonesia by 84%, the rest is influenced by other variables that are not studied. This study proves that partially NPF has a negative and significant effect on ROA. CAR has a positive and significant effect on ROA. DPS has no effect on ROA.*

*Keywords: Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Sharia Supervisory Board (DPS), and Return on Asset (ROA)*

