

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *capital adequacy ratio*, *non performing financing*, *financing to deposit ratio*, biaya operasional pendapatan operasional terhadap kinerja keuangan Bank Umum Syariah di Indonesia periode 2015-2020. Data yang digunakan dalam penelitian ini adalah data sekunder, populasi yang digunakan dalam penelitian ini adalah semua Bank Umum Syariah di Indonesia yang terdaftar di Otoritas Jasa Keuangan periode 2015-2020. Teknik pengambilan sampel dilakukan dengan menggunakan *purposive sampling*. Jumlah sampel yang digunakan dalam penelitian ini dari periode 2015-2020 ada 11 Bank Umum Syariah. Metode analisis data yang digunakan dalam penelitian ini adalah metode analisis regresi data panel yang dibantu dengan program pengolah data statistik yang dikenal dengan *software Eviews 12*. Hasil penelitian ini membuktikan bahwa *capital adequacy ratio* (CAR) tidak berpengaruh terhadap kinerja keuangan Bank Umum Syariah di Indonesia, *non performing financing* (NPF) tidak berpengaruh terhadap kinerja keuangan Bank Umum Syariah di Indonesia, *financing to deposit ratio* (FDR) berpengaruh positif terhadap kinerja keuangan Bank Umum Syariah di Indonesia, biaya operasional pendapatan operasional berpengaruh negatif terhadap kinerja keuangan Bank Umum Syariah di Indonesia.

Kata Kunci : CAR, NPF, FDR, BOPO, Kinerja Keuangan.



## **ABSTRACT**

*This study aims to determine and analyze the effect of the capital adequacy ratio, non performing financing, financing to deposit ratio, operating costs of operating income on the financial performance of Islamic Commercial Banks in Indonesia for the 2015-2020 period. The data used in this study is secondary data, the population used in this study is all Islamic Commercial Banks in Indonesia registered with the Financial Services Authority for the 2015-2020 period. The sampling technique was carried out using purposive sampling. The number of samples used in this study from the 2015-2020 period were 11 Islamic Commercial Banks. The data analysis method used in this study is a panel data regression analysis method assisted by a statistical data processing program known as Eviews 12 software. The results of this study prove that the capital adequacy ratio (CAR) has no effect on the financial performance of Islamic Commercial Banks in Indonesia, non performing financing (NPF) has no effect on the financial performance of Islamic Commercial Banks in Indonesia, the financing to deposit ratio (FDR) has a positive effect on the financial performance of Islamic Commercial Banks in Indonesia, operating costs of operating income have a negative effect on the financial performance of Islamic Commercial Banks in Indonesia.*

*Keywords : CAR, NPF, FDR, BOPO, Financial Performance.*

