

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *capital adequacy ratio* (CAR), *non-performing financing* (NPF), inflasi, dan nilai tukar terhadap kinerja keuangan. Populasi dalam penelitian ini adalah bank syariah di Indonesia yang tercatat di Otoritas Jasa Keuangan (OJK) periode 2015-2020 yang berjumlah 11 bank sesuai kriteria yang ditetapkan oleh peneliti. Pemilihan sampel menggunakan metode *purposive sampling* dengan menggunakan metode analisis regresi data panel dengan bantuan *Software Eviews 10*. Hasil penelitian secara parsial menunjukkan bahwa *Capital Adequacy Ratio* dan Inflasi berpengaruh positif dan signifikan terhadap Kinerja Keuangan (*Return on Asset*), *Non-Performing Financing* berpengaruh negatif dan signifikan terhadap Kinerja Keuangan (*Return on Asset*), dan Nilai Tukar tidak berpengaruh terhadap Kinerja Keuangan (*Return on Asset*).

Kata Kunci: Capital adequacy ratio, non-performing financing, inflasi, nilai tukar, return on asset



## **ABSTRACT**

*This study aims to determine the effect of capital adequacy ratio (CAR), non-performing financing (NPF), inflation, and exchange rates on financial performance. The population in this study are Islamic commercial banks in Indonesia which are registered with the Financial Services Authority (OJK) for the 2015-2020 period, totaling 11 banks according to the criteria set by the researcher. Sample selection using purposive sampling method using panel data regression analysis method with the help of Software Eviews 10. The results partially show that the Capital Adequacy Ratio and Inflation have a positive and significant on Financial Performance (Return on Asset), Non-Performing Financing has a negative and significant on Financial Performance (Return on Asset), and Exchange Rate has no effect on on Financial Performance (Return on Asset).*

*Keywords: Capital adequacy ratio, non-performing financing, inflation, exchange rate, return on assets*

