

ABSTRAK

Penelitian ini bertujuan untuk menguji apakah *Fixed Assets Turn Over* (FATO), *Capital Adequacy Ratio* (CAR), dan *Non Performing Financing* (NPF) Terhadap *Return On Assets* (ROA). Populasi penelitian yaitu Bank Pembiayaan Rakyat Syariah (BPRS) di Indonesia berjumlah 161 bank, dimana sampel yang ditentukan sebanyak 95 bank. Teknik pengumpulan data menggunakan metode dokumentasi dengan analisis data melalui regresi linear berganda. Hasil penelitian menunjukkan bahwa *Fixed Assets Tun Over* (FATO) tidak berpengaruh terhadap *Return On Assets* (ROA), *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap *Return On Assets* (ROA), dan *Net Pefoming Financing* (NPF) berpengaruh terhadap *Return On Assets* (ROA).

Kata kunci: *Fixed Assets Turn Over* (FATO), *Capital Adequacy Ratio* (CAR), *Net Pefoming Financing* (NPF), dan *Return On Assets* (ROA).



ABSTRACT

This study aims to test whether Fixed Assets Turn Over (FATO), Capital Adequacy Ratio (CAR), and Non Performing Financing (NPF) on Return On Assets (ROA). The research population, namely Islamic People's Financing Banks (BPRS) in Indonesia amounted to 161 banks, where the sample determined was 95 banks. Data collection techniques using the documentation method with data analysis through multiple linear regression. The results showed that Fixed Assets Tun Over (FATO) had no effect on Return On Assets (ROA), Capital Adequacy Ratio (CAR) had no effect on Return On Assets (ROA), and Net Performance Financing (NPF) had no effect on Return On Assets (ROA).

Keywords: *activity ratio (FATO), capital adequacy ratio (CAR) non-performing financing ratio (NPF), and financial performance (ROA),*

