

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *non performing financing*, *financing to deposit ratio* dan biaya operasional pendapatan operasional terhadap *return on asset*. (Studi Empiris Pada Bank Umum Syariah Periode 2017-2021). Pengambilan populasi dalam penelitian ini yaitu sebanyak 15 populasi Bank Umum Syariah. Pengambilan sampel yang digunakan penelitian ini sebanyak 10 sampel Bank Umum Syariah. Analisis data dalam penelitian ini menggunakan uji statistik deskriptif, uji asumsi klasik, model regresi data panel, pemilihan model regresi data panel dan uji hipotesis. Penelitian ini menggunakan analisis regresi data panel dan analisis statistik menggunakan Eviews 9. Hasil penelitian ini menunjukkan bahwa. *Non Performing Financing* berpengaruh negatif terhadap *Return On Asset*. Biaya Operasional Pendapatan Operasional berpengaruh negatif terhadap *Return On Asset*. *Financing To Deposit Ratio* tidak berpengaruh positif terhadap *Return On Asset*.

Kata Kunci: *Non Performing Financing*, *Financing To Deposit*, **Biaya Operasional dan Pendapatan Operasional**, *Return On Asset*



ABSTRACT

This study aims to determine and analyze the effect of non-performing financing, financing to deposit ratio and operating expenses on return on assets. (Empirical Study of Islamic Commercial Banks for the Period 2017-2021). The population in this study was 15 populations of Islamic Commercial Banks. The sampling used in this study was 10 samples of Islamic Commercial Banks. Data analysis in this study used descriptive statistical tests, classical assumption tests, panel data regression models, panel data regression model selection and hypothesis testing. This study uses panel data regression analysis and statistical analysis using Eviews 9. The results of this study indicate that. Non Performing Financing has an effect on Return On Asset. Operating Expenses Operating Income has an effect on Return On Asset. Financing To Deposit Ratio has no effect on Return On Asset.

Keywords: *Non Performing Financing, Financing To Deposit, Operating Costs and Operating Income, Return On Asset*

