

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *Good Corporate Governance*, *Non Performing Financing*, *Capital Adequacy Ratio*, dan *Financing to Deposit Ratio* Terhadap *Return On Asset* Bank Syariah di Indonesia Tahun 2018 – 2022. Populasi dalam penelitian ini adalah 13 Bank Umum Syariah yang ada di Indonesia periode 2018 – 2022. Sampel yang digunakan sebanyak 10 Bank Umum Syariah. Metode pengumpulan data menggunakan metode dokumentasi. Metode analisis data dalam penelitian ini menggunakan aplikasi program Eviews. Hasil penelitian ini adalah *Good Corporate Governance* tidak berpengaruh terhadap *Return On Asset*, *Non Perfoming Financing* berpengaruh negatif terhadap *Return On Asset*, *Capital Adequacy Ratio* tidak berpengaruh positif terhadap *Return On Asset* dan *Financing to Deposit Ratio* tidak berpengaruh positif terhadap *Return On Asset*.

Kata Kunci: *Good Corporate Governance*, *Non Performing Financing*, *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, *Return On Asset*.



ABSTRACT

This research aims to determine and analyze the influence of Good Corporate Governance, Non Performing Financing, Capital Adequacy Ratio, and Financing to Deposit Ratio on Return on Assets of Sharia Banks in Indonesia in 2018 - 2022. The population in this research is 13 Sharia Commercial Banks in Indonesia for the period 2018 – 2022. The sample used was 10 Sharia Commercial Banks. The data collection method uses the documentation method. The data analysis method in this research uses the Eviews program application. The results of this research are that Good Corporate Governance has no effect on Return On Assets, Non Performing Financing has a negative effect on Return On Assets, Capital Adequacy Ratio has no positive effect on Return On Assets and Financing to Deposit Ratio has no positive effect on Return On Assets.

Keyword: Good Corporate Governance, Non Performing Financing, Capital Adequacy Ratio, Financing to Deposit Ratio, Return on Assets.

