

ABSTRAK

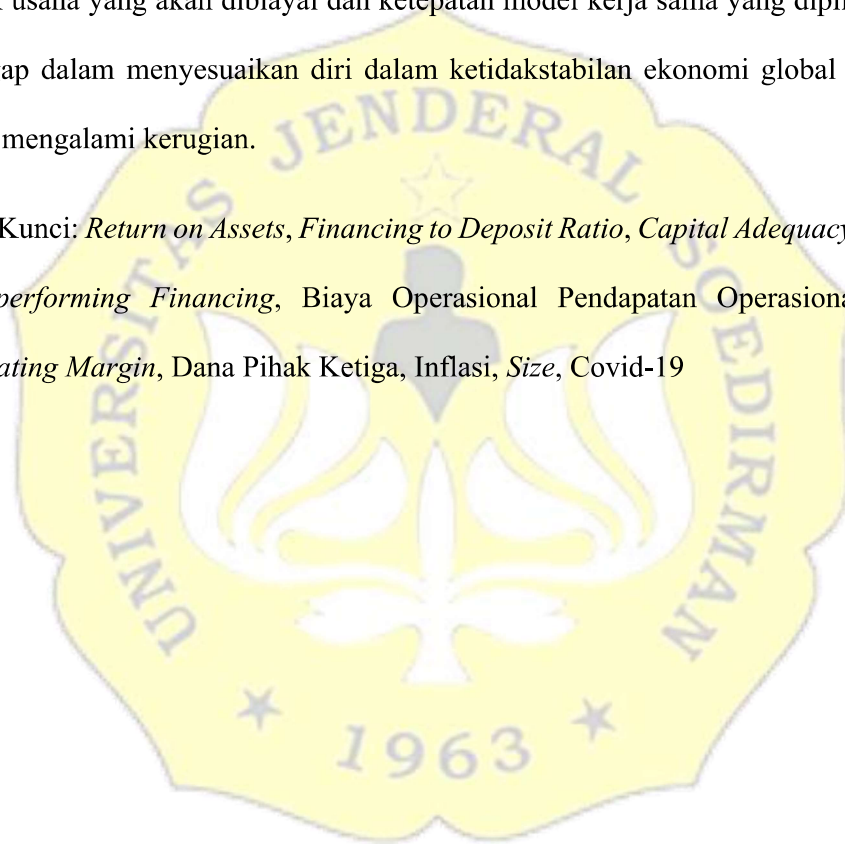
Penelitian ini bertujuan untuk menganalisis faktor determinan yang memengaruhi kinerja bank umum syariah. Variabel bebas yang digunakan dalam penelitian ini yaitu *Financing to Deposit Ratio (FDR)*, *Capital Adequacy Ratio (CAR)*, *Non-Performing Financing (NPF)*, Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin (NOM)*, Dana Pihak Ketiga (DPK), dan Inflasi. Sedangkan variabel terikat dalam penelitian ini adalah *Return on Assets (ROA)*.

Populasi pada penelitian ini yaitu bank umum syariah yang terdaftar di otoritas jasa keuangan dari tahun 2016-2020. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah purposive sampling dengan perolehan sampel sebanyak 12 bank umum syariah. Analisis data dalam penelitian ini menggunakan analisis statistika deskriptif, uji outlier, uji asumsi klasik, uji regresi data panel, uji determinasi, dan uji t.

Berdasarkan pada hasil penelitian ini, dapat diketahui bahwa variabel Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif dan Net Operating Margin (NOM) berpengaruh positif secara signifikan terhadap *Return on Assets (ROA)*. Di sisi lain, variabel *Financing to Deposit Ratio (FDR)*, *Capital Adequacy Ratio (CAR)*, *Non-Performing Financing (NPF)*, Dana Pihak Ketiga, dan Inflasi tidak berpengaruh terhadap *Return on Assets (ROA)*. Hasil lain menunjukkan bahwa Size dan Covid-19 sebagai variabel kontrol tidak memengaruhi Return on Asset.

Kesimpulan dan implikasi diatas dapat memberikan pandangan baru ataupun menguatkan pandangan yang sudah ada agar dapat senantiasa mengevaluasi dalam berbagai risiko yang dihadapi bank, memerhatikan dan mengikuti aturan yang ditetapkan oleh bank sentral, meningkatkan tahap screening untuk usaha yang akan dibiayai dan ketepatan model kerja sama yang dipilih, dan tanggap dalam menyesuaikan diri dalam ketidakstabilan ekonomi global supaya tidak mengalami kerugian.

Kata Kunci: *Return on Assets, Financing to Deposit Ratio, Capital Adequacy Ratio, Non-performing Financing, Biaya Operasional Pendapatan Operasional, Net Operating Margin, Dana Pihak Ketiga, Inflasi, Size, Covid-19*



ABSTRACT

This study aims to analyze the determinant factors that affect the performance of Islamic commercial banks. The independent variables used in this study are Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non-performing Financing (NPF), Operational Costs of Operating Income (BOPO), Net Operating Margin (NOM), Third Party Funds (TPF), and Inflation. The dependent variable used in this study is Return on Assets (ROA).

The population in this study are Islamic commercial banks registered with the financial services authority from 2016-2020. The sampling technique used in this study is purposive sampling with the acquisition of a sample of 12 Islamic commercial banks. Data analysis in this study used descriptive statistical analysis, outlier test, classical assumption test, panel data regression test, determination test, and t test.

Based on the results of this study, Operational Costs of Operating Income (BOPO) have a significant negative effect and Net Operating Margin have a significant positive effect on Return on Assets (ROA). On the other hand, the Financial to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Third Party Funds (TPF), and Inflation variables have no effect on ROA. Then Size and Covid-19 as variable control have no effect on ROA.

The conclusions and implications above can provide new views or strengthen existing views so that they can always evaluate the various risks faced by banks, pay attention to, and follow the rules set by the central bank, increase the screening stage for businesses to be financed and the accuracy of the selected cooperation model, and responsive in adapting to global economic instability so as not to suffer losses.

Keywords: Return on Assets, Financing to Deposit Ratio, Capital Adequacy Ratio, Non-performing Financing, Operating Costs, Operating Income, Net Operating Margin, Third Party Funds, Inflation, Size, Covid-19

