

RINGKASAN

Penelitian ini merupakan penelitian kuantitatif dengan pendekatan studi kasus. Penelitian ini mengambil judul “Pengaruh *Non Performing Financing* dan *Financing To Deposit Ratio* terhadap Profitabilitas dengan *Islamic Social Reporting* sebagai Faktor Moderasi (Studi pada Bank Umum Syariah di Indonesia)”. Tujuan penelitian ini yaitu untuk menghitung dan menganalisis pengaruh *Non Performing Financing* (NPF) dan *Financing To Deposit Ratio* (FDR) terhadap Profitabilitas dengan dimoderasi *Islamic Social Reporting* (ISR) serta *Bank Size* dan Covid-19 sebagai variabel kontrol pada Bank Umum Syariah di Indonesia. Data dalam penelitian ini didapatkan melalui pencarian pada *website* Bank Indonesia, Otoritas Jasa Keuangan dan *annual report* bank syariah yang diteliti.

Hasil dari penelitian ini yaitu NPF berpengaruh negatif terhadap profitabilitas, FDR tidak berpengaruh terhadap profitabilitas, ISR memoderasi pengaruh negatif NPF terhadap profitabilitas, ISR tidak memoderasi pengaruh positif FDR terhadap profitabilitas. Implikasi dari hasil penelitian ini yaitu bank syariah perlu menjaga kualitas pembiayaan, dan bank syariah harus mengoptimalkan jumlah pembiayaan dan simpanan pihak ketiga, sehingga NPF dan FDR akan mempengaruhi pertumbuhan laba sesuai dengan harapan. ISR sebagai perwujudan nilai syariah harus ditingkatkan sehingga dapat meningkatkan moderasi antara faktor-faktor yang dapat mempengaruhi profitabilitas.

Kata Kunci: Bank Syariah, *Non-Performing Financing*, *Financing to Deposit Ratio*, *Islamic Social Reporting*, Profitabilitas.

SUMMARY

This research is quantitative research with a case study approach. This research takes the title "The Effect of Non-Performing Financing and Financing to Deposit Ratio on Profitability with Islamic Social Reporting as a Moderation Factor (Study on Sharia Commercial Banks in Indonesia)". The purpose of this study is to calculate and analyze the effect of Non-Performing Financing (NPF) and Financing to Deposit Ratio (FDR) on Profitability by moderating Islamic Social Reporting (ISR) and Bank Size and Covid-19 as control variables in Sharia Commercial Banks in Indonesia. The data in this study was obtained through searches on the websites of Bank Indonesia, the Financial Services Authority and the annual reports of Islamic banks studied.

The results of this study are that NPF has a negative effect on profitability, FDR has no effect on profitability, ISR moderates the negative effect of NPF on profitability, ISR does not moderate the positive effect of FDR on profitability. The implication of the results of this research is that Islamic banks need to maintain the quality of financing, and Islamic banks must optimize the amount of third-party financing and deposits, so that NPF and FDR will affect profit growth in line with expectations. ISR as a manifestation of Islamic values must be increased so as to increase moderation between factors that can affect profitability.

Keywords: Islamic Bank, Non-Performing Financing, Financing to Deposit Ratio, Islamic Social Reporting, Profitability.