

RINGKASAN

Penelitian ini merupakan penelitian yang menggunakan data sekunder pada *Financing Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Capital Adequacy Ratio (CAR)*, and *Islamic Corporate Social Responsibility (ICSR)* pada Bank Umum Syariah di Indonesia. Penelitian ini mengambil judul: “*Factors Influencing Profitability Of Islamic Commercial Bank Listed In OJK*” Penelitian ini bertujuan untuk mengetahui pengaruh *Financing Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Capital Adequacy Ratio (CAR)*, and *Islamic Corporate Social Responsibility (ICSR)* terhadap profitabilitas Bank Umum Syariah.

Populasi dalam penelitian ini adalah Bank Umum Syariah di Indonesia yang terdaftar di Otoritas Jasa Keuangan periode 2014-2018. Sampel dalam penelitian ini berjumlah 35 sampel yang berasal dari 7 Bank Umum Syariah pada 5 tahun periode. Teknik pengambilan sampel yang digunakan adalah purposive sampling. Analisis data dalam penelitian ini adalah analisis regresi linier berganda dan analisis koefisien determinasi. Hasil penelitian ini menunjukkan bahwa *financing deposit ratio (FDR)* berpengaruh positif terhadap profitabilitas, *non performing financing (NPF)* berpengaruh negatif terhadap profitabilitas, *capital adequacy ratio (CAR)* berpengaruh positif terhadap profitabilitas, dan *islamic corporate social responsibility (ICSR)* berpengaruh positif terhadap profitabilitas.

Implikasi dari penelitian ini bagi Bank Umum Syariah adalah untuk terus meningkatkan profitabilitas perusahaan, melakukan pengelolaan kredit secara lebih efisien dengan menerapkan sistem manajemen risiko secara tepat, melakukan evaluasi secara berkala terkait dengan kredit yang mengalami kesulitan pelunasan akibat adanya faktor-faktor kesengajaan atau karena kondisi di luar kemampuan debitur, melakukan pengendalian jumlah kredit yang diberikan agar proporsional dengan jumlah dana masyarakat dan modal sendiri yang digunakan, meningkatkan penanaman modal pada aktiva-aktiva yang memiliki tingkat likuiditas tinggi dan produktif dengan tetap mempertimbangkan risiko berdasarkan prinsip kehati-hatian, serta mengalokasikan biaya *Islamic Corporate Social Responsibility (ICSR)* secara tepat dan melakukan pengelolaan biaya lingkungan maupun sosial secara lebih efisien demi terus meningkatkan profitabilitas bank.

Kata kunci: *Financing Deposit Ratio, Non Performing Financing, Capital Adequacy Ratio, Islamic Corporate Social Responsibility.*

SUMMARY

This research is a study using secondary data on Financing Deposit Ratio (FDR), Non-Performing Financing (NPF), Capital Adequacy Ratio (CAR), and Islamic Corporate Social Responsibility (ICSR) for Islamic Commercial Bank in Indonesia. The study took the title: "Factors Influencing Profitability Of Islamic Commercial Bank Listed In OJK" This research aims to determine the influence of Financing Deposit Ratio (FDR), Non-Performing Financing (NPF), Capital Adequacy Ratio (CAR), and Islamic Corporate Social Responsibility (ICSR) on the profitability of Islamic Commercial Bank.

The population in this study is Islamic Commercial Banks in Indonesia registered with the Financial Services Authority for the 2014-2018 period. The sample in this study amounted to 35 samples from 7 Islamic Commercial Banks in the 5 years. The sampling technique used was purposive sampling. Data analysis in this study is multiple linear regression analysis and coefficient of determination analysis. The results of this study indicate that financing deposit ratio (FDR) has a positive effect on profitability, non-performing financing (NPF) has a negative effect on profitability, capital adequacy ratio (CAR) has a positive effect on profitability, and Islamic corporate social responsibility (ICSR) has a positive effect on profitability.

The implications of this research for Islamic Commercial Banks to continue to improve company profitability, conduct credit management more efficiently by implementing a proper risk management system, conducting periodic evaluations related to loans that have difficulty paying off due to intentional factors or due to conditions outside the ability of the debtor, controlling the amount of credit given to be proportionate to the number of public funds and own capital used, increasing investment in assets that have a high level of liquidity and productive while still considering risks based on the principle of prudence, and allocating Islamic Corporate costs Social Responsibility (ICSR) appropriately and more efficiently manage environmental and social costs to continuously improve bank profitability.

Keywords: Financing Deposit Ratio, Non Performing Financing, Capital Adequacy Ratio, Islamic Corporate Social Responsibility