

ABSTRAK

Penelitian ini bertujuan untuk menguji seberapa besar Pengaruh Capital Adequacy Ratio Dan Finance To Deposit Ratio Terhadap Profitabilitas Dengan Non Performing Finance Sebagai Variabel moderasi Pada Bank Syariah Di Indonesia. Metode pengumpulan data melalui data sekunder yang telah dipublikasikan pada periode 2015-2019 dengan sampel 8 bank syariah yang didapat dengan *purposive sampling* pada populasi sebanyak 14 Bank Syariah di Indonesia. Metode analisis yang digunakan adalah Analisis Regresi Linear Berganda.

Hasil penelitian ini menyimpulkan bahwa: (1) Terdapat pengaruh yang signifikan antara CAR terhadap Profitabilitas Bank Syariah di Indonesia. (2) Tidak terdapat pengaruh yang signifikan antara FDR terhadap Profitabilitas Bank Syariah. (3) CAR dan FDR berpengaruh signifikan secara bersama-sama terhadap Profitabilitas Bank Syariah. (4) NPF mampu memoderasi hubungan antara CAR terhadap profitabilitas bank syariah. (5) NPF tidak mampu memoderasi hubungan antara FDR Dengan Profitabilitas Bank Syariah.

Kata Kunci : Profitabilitas (ROA), NPF, CAR, FDR

ABSTRACT

This study aims to examine how much the influence of Capital Adequacy Ratio and Finance To Deposit Ratio on Profitability with Non Performing Finance as a Moderating Variable in Islamic Banks in Indonesia. The method of collecting data through secondary data that has been published in the 2015-2019 period with a sample of 8 Islamic banks obtained by purposive sampling in a population of 14 Islamic Banks in Indonesia. The analytical method used is Multiple Linear Regression Analysis.

The results of this study conclude that: (1) There is a significant influence between CAR on the Profitability of Islamic Banks in Indonesia. (2) There is no significant influence between FDR on the Profitability of Islamic Banks. (3) CAR and FDR have a significant effect jointly on the Sharia Bank Profitability. (4) NPF is able to moderate the relationship between CAR and profitability of Islamic banks. (5) NPF is not able to moderate the relationship between FDR and IslamicBankProfitability.

Keywords: Profitability (ROA), NPF, CAR, FDR