

## **ABSTRACT**

**THE INFLUENCE OF CAPITAL ADEQUACY RATIO (CAR),  
NON PERFORMING FINANCING (NPF), FINANCING TO DEPOSIT RATIO (FDR)  
AND OPERATIONAL EFFICIENCY RASIO (OER) TO RETURN ON ASSET (ROA)  
THROUGH ISLAMIC INCOME RATIO (IsIR) AS A MEDIATION VARIABLE IN SHARIA  
COMMERCIAL BANKS PERIOD 2018-2021**

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*This research aims to determine and analyze: (1) The influence of CAR, NPF, FDR and OER on Islamic Income Ratio (IsIR) in Sharia Commercial Banks for the 2018-2021 period, (2) Influence of CAR, NPF, FDR and OER on ROA, (3) Influence Islamic Income Ratio (IsIR) on ROA, (4) Influence of CAR, NPF, FDR, OER, on ROA through Islamic Income Ratio (IsIR). This research used a descriptive-associative method with a quantitative approach and used secondary data. The population in this research was Sharia Commercial Banks registered with Otoritas Jasa Keuangan (OJK) for the 2018-2021 period, with a total sample of 6 Sharia Banks. The sampling technique used was purposive sampling. The data analysis technique used SEM-PLS with the help of SmartPLS 3.0. The research results showed that: (1) CAR has a significant positive effect on Islamic Income Ratio (ISIR), (2) NPF has a significant negative effect on Islamic Income Ratio (ISIR) while FDR and OER has an insignificant negative effect on Islamic Income Ratio (ISIR), (3) CAR has an insignificant positive effect on ROA (4) NPF has a significant negative effect on ROA while FDR and OER has an insignificant negative effect on ROA (5)Islamic Income Ratio (ISIR) has a significant negative effect on ROA (6) Islamic Income Ratio (ISIR) was able to mediate positively and significantly NPF on temporary ROA Islamic Income Ratio (ISIR) was not able to mediate CAR, FDR and OER on ROA at Sharia Commercial Banks for the 2018-2021 period.*

*Keywords:Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Operational Efficiency Rasio Islamic Income Ratio.*

## ABSTRAK

**PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), *NON PERFORMING FINANCING* (NPF),  
*FINANCING TO DEPOSIT RATIO* (FDR) DAN *OPERATIONAL EFFICIENCY RASIO* (OER)  
TERHADAP *RETURN ON ASSET* (ROA) MELALUI *ISLAMIC INCOME RATIO* (IsIR)  
SEBAGAI VARIABEL MEDIASI PADA BANK UMUM SYARIAH  
PERIODE 2018-2021**

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**Pembimbing 1: Deden Mulyana**

**Pembimbing 2: Ade Komaludin**

Penelitian ini bertujuan untuk mengetahui dan menganalisis: (1) Pengaruh CAR, NPF, FDR dan OER terhadap *Islamic Income Ratio* (IsIR) pada Bank Umum Syariah periode 2018-2021, (2) Pengaruh CAR, NPF, FDR dan OER terhadap ROA, (3) Pengaruh *Islamic Income Ratio* (IsIR) terhadap ROA, (4) Pengaruh CAR, NPF, FDR, OER, terhadap ROA melalui *Islamic Income Ratio* (IsIR). Metode yang digunakan dalam penelitian ini asosiatif deskriptif dengan pendekatan kuantitatif dan menggunakan data sekunder. Populasi dalam penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2018 – 2021, dengan jumlah sampel sebanyak 6 Bank Syariah. Teknik sampling yang digunakan adalah *purposive sampling*. Teknik analisis data menggunakan SEM-PLS dengan bantuan SmartPLS 3.0. Hasil penelitian menunjukkan bahwa: (1) CAR berpengaruh positif signifikan terhadap *Islamic Income Ratio* (ISIR), (2) NPF berpengaruh negatif signifikan terhadap *Islamic Income Ratio* (ISIR) sementara FDR dan OER berpengaruh negatif tidak signifikan terhadap *Islamic Income Ratio* (ISIR), (3) CAR berpengaruh positif tidak signifikan terhadap ROA (4) NPF berpengaruh negatif signifikan terhadap ROA sementara FDR dan OER berpengaruh negatif tidak signifikan terhadap ROA (5) *Islamic Income Ratio* (ISIR) berpengaruh negatif signifikan terhadap ROA (6) *Islamic Income Ratio* (ISIR) mampu untuk memediasi secara positif signifikan NPF terhadap ROA sementara *Islamic Income Ratio* (ISIR) tidak untuk mampu memediasi CAR, FDR dan OER terhadap ROA pada Bank Umum Syariah periode 2018-2021.

**Kata kunci:** *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Operational Efficiency Rasio Islamic Income Ratio (ISIR)*