

ABSTRACT

**EFFECT OF NON PERFORMING FINANCING, EFFICIENCY RATIO,
FINANCING TO DEPOSIT RATIO TO PROFITABILITY
(Census on Sharia Commercial Banks Registered with the Financial Services
Authority)**

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This study aims to determine and analyze the effect of Non-Performing Financing, Efficiency Ratio, and Financing To Deposit Ratio on Profitability in Islamic Commercial Banks registered with the Financial Services Authority in the period 2015 – 2019. The research method used is descriptive quantitative research method using panel data regression tool. The research data is obtained directly from the annual reports of 12 Islamic Commercial Banks within a period of five years. The results showed that simultaneously Non-Performing Financing, Efficiency Ratio, and Financing To Deposit Ratio had a significant effect on profitability by comparing the results of the F-statistical test with the F-table. While partially: (1) Non-Performing Financing has a coefficient value of -0, 194332 and a probability value of 0.0036 which means it has a negative and significant effect on profitability, (2) Efficiency Ratio has a coefficient value of -0.086740 and a probability value of 0 .0000 which means that it has a negative and significant effect on profitability and, (3) Financing To Deposit Ratio has a coefficient value of -0.005041 and a probability value of 0.8403 which means that it has no significant negative effect on profitability.

Keywords: Non-Performing Financing, Efficiency Ratio, Financing To Deposit Ratio, Profitability

ABSTRAK

PENGARUH *NON PERFORMING FINANCING*, RASIO EFISIENSI, *FINANCING TO DEPOSIT RATIO* TERHADAP PROFITABILITAS (Sensus Pada Bank Umum Syariah yang Terdaftar di Otoritas Jasa Keuangan)

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Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *Non-Performing Financing*, Rasio Efisiensi, dan *Financing To Deposit Ratio* Terhadap Profitabilitas pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan pada periode 2015 – 2019. Metode penelitian yang digunakan adalah metode penelitian kuantitatif deskriptif dengan menggunakan alat regresi data panel. Data penelitian didapat secara langsung dari laporan tahunan Bank Umum Syariah sebanyak 12 perusahaan dalam kurun waktu satu periode (lima tahun). Hasil penelitian menunjukkan bahwa secara simultan *Non-Performing Financing*, Rasio Efisiensi, dan *Financing To Deposit Ratio* berpengaruh terhadap profitabilitas secara signifikan dengan membandingkan hasil uji F-statistik dengan F-tabel. Sementara secara parsial: (1) *Non-Performing Financing* memiliki nilai koefisien -0,194332 dan nilai *probability* 0,0036 yang berarti berpengaruh secara negatif dan signifikan terhadap profitabilitas, (2) Rasio Efisiensi memiliki nilai koefisien -0,086740 dan nilai *probability* 0,0000 yang berarti berpengaruh secara negatif dan signifikan terhadap profitabilitas dan, (3) *Financing To Deposit Ratio* memiliki nilai koefisien -0,005041 dan nilai *probability* 0,8403 yang berarti berpengaruh secara negatif tidak signifikan terhadap profitabilitas.

Kata kunci: *Non-Performing Financing*, Rasio Efisiensi, *Financing To Deposit Ratio*, Profitabilitas