

INFLUENCE OF PROFIT SHARING RATIO, ZAKAT PERFORMANCE RATIO, ISLAMIC INCOME RATIO, AND CAPITAL ADEQUACY RATIO ON PROFITABILITY OF SHARIA COMMERCIAL BANKS

(Survey on Sharia Commercial Banks Registered with the Financial Services Authority 2017-2020)

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ABSTRACT

This study aims to (1) determine the Profit Sharing Ratio, Zakat Performance Ratio, Islamic Income Ratio, Capital Adequacy Ratio, and Profitability in Islamic Commercial Banks Registered with the Financial Services Authority in 2017-2020. (2) Effect of Profit Sharing Ratio, Zakat Performance Ratio, Islamic Income Ratio, and Capital Adequacy Ratio on Profitability. (3) Profit Sharing Ratio, Zakat Performance Ratio, Islamic Income Ratio, and Capital Adequacy Ratio simultaneously on Profitability. Based on research results and data processing results show that (1) Profit Sharing Ratio and Capital Adequacy Ratio tend to increase every year, Zakat Performance Ratio and Profitability has fluctuated while Islamic Income Ratio tends to decrease. (2) Partially, Profit Sharing Ratio and Islamic Income Ratio have a negative effect on Profitability, while Zakat Performance Ratio and Capital Adequacy Ratio have a positive effect on Profitability. (3) Simultaneous Profit Sharing Ratio, Zakat Performance Ratio, Islamic Income Ratio, and Capital Adequacy Ratio have an effect on Profitability.

Keywords: *Profit Sharing Ratio, Zakat Performance Ratio, Islamic Income Ratio, Capital Adequacy Ratio, Profitability*

**PENGARUH *PROFIT SHARING RATIO*, *ZAKAT PERFORMANCE RATIO*,
ISLAMIC INCOME RATIO, DAN *CAPITAL ADEQUACY RATIO*
TERHADAP PROFITABILITY BANK UMUM SYARIAH**

(Survei pada Bank Umum Syariah yang Terdaftar di Otoritas Jasa Keuangan
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ABSTRAK

Penelitian ini bertujuan untuk (1) mengetahui *Profit Sharing Ratio*, *Zakat Performance Ratio*, *Islamic Income Ratio*, *Capital Adequacy Ratio*, dan *Profitability* pada Bank Umum Syariah yang Terdaftar di Otoritas Jasa Keuangan Tahun 2017-2020. (2) Pengaruh *Profit Sharing Ratio*, *Zakat Performance Ratio*, *Islamic Income Ratio*, dan *Capital Adequacy Ratio* terhadap *Profitability*. (3) *Profit Sharing Ratio*, *Zakat Performance Ratio*, *Islamic Income Ratio*, dan *Capital Adequacy Ratio* secara simultan terhadap *Profitability*. Teknik analisis data yang digunakan dalam penelitian ini adalah regresi data panel. Berdasarkan hasil penelitian dan hasil pengolahan data menunjukkan bahwa (1) *Profit Sharing Ratio* dan *Capital Adequacy Ratio* cenderung mengalami peningkatan setiap tahunnya, *Zakat Performance Ratio* dan *Profitability* mengalami fluktuasi sedangkan *Islamic Income Ratio* cenderung mengalami penurunan. (2) Secara parsial *Profit Sharing Ratio* dan *Islamic Income Ratio* berpengaruh negatif terhadap *Profitability*, sedangkan *Zakat Performance Ratio* dan *Capital Adequacy Ratio* berpengaruh positif terhadap *Profitability*. (3) simultan *Profit Sharing Ratio*, *Zakat Performance Ratio*, *Islamic Income Ratio*, dan *Capital Adequacy Ratio* berpengaruh terhadap *Profitability*.

Kata kunci: *Profit Sharing Ratio*, *Zakat Performance Ratio*, *Islamic Income Ratio*, *Capital Adequacy Ratio*, *Profitability*