ABSTRACT

THE EFFECT OF FINANCING TO DEPOSIT RATIO AND NON PERFORMING FINANCING ON RETURN ON ASSETS AT PT BANK SYARIAH INDONESIA Tbk FOR THE PERIOD 2021-2025

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This study aims to determine the effect of Financing to Deposit Ratio (FDR) and Non-Performing Financing (NPF) on Return on Assets (ROA) at PT Bank Syariah Indonesia Tbk for the 2021-2025 period. The research uses a quantitative approach with an explanatory method. The sampling technique employed is purposive sampling, while the data collection technique uses secondary data in the form of quarterly financial reports of PT Bank Syariah Indonesia Tbk during the 2021-2025 period obtained from the official BSI website. The data used is quarterly-based time series data. The analysis method applied is multiple linear regression using SPSS 27.0 software. The results of the study show that Financing to Deposit Ratio, Non-Performing Financing, and Return on Assets experienced fluctuations during the research period. FDR shows an increasing trend although it fluctuates, NPF tends to decrease, while ROA shows a fluctuating pattern. The hypothesis testing results from the F-test indicate a significance value of 0.000 < 0.05, meaning that FDR and NPF simultaneously affect ROA, with a coefficient of determination of 84.4%. Partially, the t-test shows that FDR has a significance value of 0.367 > 0.05, indicating that it has no significant effect, while NPF with a significance value of 0.000 < 0.05 has a significant negative effect. Thus, simultaneously both variables contribute to changes in ROA, while partially FDR does not have a significant effect, but NPF has a significant negative effect on Return on Assets at PT Bank Syariah Indonesia Tbk for the 2021-2025 period.

Keywords: *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Return On Assets (ROA)*, *Bank Syariah Indonesia (BSI)*

ABSTRAK

PENGARUH *FINANCING TO DEPOSIT RATIO* DAN *NON PERFORMING FINANCING* TERHADAP *RETURN ON ASSETS* PADA PT BANK SYARIAH INDONESIA Tbk PERIODE 2021-2025

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Penelitian ini bertujuan untuk mengetahui pengaruh *Financing to Deposit Ratio* (FDR) dan *Non Performing Financing* (NPF) terhadap *Return on Assets* (ROA) pada PT Bank Syariah Indonesia Tbk periode 2021-2025. Pendekatan penelitian yang digunakan adalah pendekatan kuantitatif dengan metode eksplanatori. Teknik pengambilan sampel menggunakan *purposive sampling*, sedangkan teknik pengumpulan data menggunakan data sekunder berupa laporan keuangan triwulan PT Bank Syariah Indonesia Tbk selama periode 2021-2025 yang diperoleh dari situs resmi BSI. Data yang digunakan merupakan data *time series* berbasis triwulan. Alat analisis yang digunakan adalah regresi linear berganda dengan bantuan aplikasi SPSS 27.0. Hasil penelitian menunjukkan bahwa *Financing to Deposit Ratio*, *Non Performing Financing*, dan *Return on Assets* mengalami fluktuasi selama periode penelitian. FDR menunjukkan kecenderungan meningkat meskipun berfluktuasi, NPF cenderung menurun, sedangkan ROA menunjukkan pola yang fluktuatif. Hasil pengujian hipotesis, uji F menunjukkan nilai signifikansi 0,000 < 0,05 secara simultan FDR dan NPF memengaruhi ROA dengan nilai koefisien determinasi sebesar 84,4%. Secara parsial, uji t menunjukkan FDR memiliki signifikansi 0,367 > 0,05 sehingga tidak berpengaruh, sedangkan NPF dengan nilai signifikansi 0,000 < 0,05 terbukti berpengaruh negatif. Dengan demikian, secara simultan keduanya berkontribusi terhadap perubahan ROA, sementara secara parsial FDR tidak berpengaruh signifikan, namun NPF berpengaruh negatif signifikan terhadap *Return On Assets* pada PT Bank Syariah Indonesia Tbk periode 2021-2025.

Kata Kunci: *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, *Return On Assets (ROA)*, *Bank Syariah Indonesia (BSI)*