ABSTRACT

THE EFFECT OF FINANCING TO DEPOSIT RATIO AND NON-PERFORMING FINANCING ON RETURN ON ASSETS AT PT BANK JABAR BANTEN SYARIAH 2016-2025 PERIOD

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This research is based on the importance of liquidity management and financing risk in efforts to increase the profits of Islamic banks. Changes in the FDR, NPF, and ROA values at PT Bank Jabar Banten Syariah indicate a connection between the efficiency of fund distribution, financing quality, and the level of bank profitability. The methodology applied in this research is a quantitative method with a descriptive and associative approach. The data analyzed are secondary data derived from the annual financial statements of PT Bank Jabar Banten Syariah for the period 2016–2025. The analysis techniques used include descriptive analysis, classical assumption testing, multiple linear regression analysis, determination coefficient testing, simultaneous testing (F test), and partial testing (t test). The findings of this study indicate that simultaneously, FDR and NPF have a significant effect on ROA at PT Bank Jabar Banten Syariah from 2016 to 2025. However, separately, FDR shows no impact on ROA, while NPF has an effect on ROA. This demonstrates that increasing effectiveness in financing distribution can boost bank profitability, while a high number of non-performing loans can reduce a bank's ability to generate profits. Based on the results of this study, it is hoped that PT Bank Jabar Banten Syariah can maintain an optimal FDR level and improve financing risk management to ensure the NPF ratio does not exceed the safe limit, thus ensuring continued bank profitability growth.

Keywords: Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), Return on Assets (ROA), Sharia Bank.