

PENGARUH *NON PERFORMING FINANCING* (NPF) DAN *FINANCING TO DEPOSIT RATIO* (FDR) TERHADAP *RETURN ON ASSETS* (ROA) PADA BANK JABAR BANTEN SYARIAH PERIODE 2018-2022

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh Pengaruh *Non Performing Financing* (NPF) dan *Financing To Deposit Ratio* (FDR) Terhadap *Return On Assets* (ROA) Pada Bank Jabar Banten Syariah Periode 2018-2022. Metode penelitian yang digunakan adalah metode penelitian deskriptif dan verifikatif dengan pendekatan kuantitatif, serta pengumpulan data sekunder diperoleh dari laporan keuangan tahunan yang dipublikasikan di website bank tersebut (www.bjbsyariah.co.id). Analisis data yang digunakan dalam penelitian ini yaitu uji asumsi klasik seperti uji normalitas, uji heteroskedastisitas, uji autokolerasi, uji multikolinearitas, kemudian analisis regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji parsial (uji t), dan uji simultan (uji f) dengan bantuan software SPSS versi 25.

Hasil penelitian menyatakan bahwa secara parsial *Non Performing Financing* (NPF) tidak berpengaruh signifikan terhadap Profitabilitas (ROA) dan *Financing to Deposit Ratio* (FDR) juga berpengaruh negative signifikan terhadap Profitabilitas (ROA). Secara simultan *Non Performing Financing* (NPF) dan *Financing to Deposit Ratio* (FDR) secara bersama-sama atau simultan berpengaruh signifikan terhadap Profitabilitas (ROA). Hal ini menunjukkan bahwa pengaruh variabel independen (NPF dan FDR) terhadap variabel dependen (ROA) yaitu sebesar 41,1%. Sedangkan sisanya yaitu sebesar 58,9% dipengaruhi oleh faktor lain yang tidak diteliti oleh penulis.

Kata Kunci : *Non Performing Financing* (NPF), *Financing To Deposit Ratio* (FDR), *Return On Assets* (ROA)

**THE INFLUENCE OF NON PERFORMING FINANCING (NPF) AND
FINANCING TO DEPOSIT RATIO (FDR) ON RETURN ON ASSETS (ROA)
AT BANK JABAR BANTEN SHARIA PERIOD 2018-2022**

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ABSTRACT

This study aims to find out how the influence of Non-Performing Financing (NPF) and Financing To Deposit Ratio (FDR) has on Return On Assets (ROA) at Bank Jabar Banten Syariah for the 2018-2022 period. The research method used is descriptive and verification research methods with a quantitative approach, as well as secondary data collection obtained from annual financial reports published on the websites of these banks (www.bjbsyariah.co.id) Data analysis used in this research is the classical assumption test such as normality test, heteroscedasticity test, autocorrelation test, multicollinearity test, then multiple linear regression analysis, correlation coefficient analysis, coefficient of determination analysis, partial test (t test), and simultaneous test (test f) with the help of SPSS software version 25.

The results of the study stated that partially Non Performing Financing (NPF) had no significant effect on Profitability (ROA) and Financing to Deposit Ratio (FDR) also had a significant negative effect on Profitability (ROA). Simultaneously Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR) together or simultaneously have a significant effect on Profitability (ROA). This shows that the effect of the independent variables (NPF and FDR) on the dependent variable (ROA) is 41.1%. While the remaining 58.9% is influenced by other factors not examined by the author.

Keywords : Non Performing Financing (NPF), Financing To Deposit Ratio (FDR), Return On Assets (ROA)