

***The Influence of Financial Performance and Inflation on the Profitability of
Islamic Commercial Banks for the 2017-2021 Period***

By Salsa Bila Ramadhan

ABSTRACT

Profitability in a bank is one of the parameters of success, Return on Assets (ROA) is a financial ratio that shows profitability. This study aims to determine the performance of BUS and macroeconomic indicators on its profitability. BUS performance variables use Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Net Operating Margin (NOM), and Financing to Deposit Ratio (FDR), while macroeconomic variables use Inflation. The population in this study are Islamic Commercial Banks (BUS) which have been registered with the OJK, with a sample of 11 BUS during the 2017-2021 period. Sampling using purposive sampling method, using the analysis technique Panel Data Regression Analysis. The result of the R-Squared value is 0.735905 that the variable Financial Performance and Inflation is able to explain the dependent variable of this research, namely profitability of 73.60% and 26.40% is explained through other variables outside this research model. The results showed that CAR and NOM had a positive effect, while NPF had a negative effect on profitability while FDR and inflation had no effect on profitability. It is expected that for the Islamic banking industry this research can be used to determine the factors that can affect its profitability, as well as to assess BUS performance for other stakeholders.

Keywords: *BUS, inflation, financial performance, profitability*

Pengaruh Kinerja Keuangan Dan Inflasi Terhadap Profitabilitas Bank Umum Syariah Periode 2017-2021

Oleh Salsa Bila Ramadhan

ABSTRAK

Profitabilitas pada sebuah bank merupakan salah satu parameter keberhasilan, *Return on Assets* (ROA) merupakan rasio keuangan yang menunjukkan profitabilitas. Penelitian ini bermaksud mengetahui kinerja BUS serta indikator makroekonomi terhadap profitabilitasnya. Variabel kinerja BUS menggunakan *Capital Adequacy Ratio* (CAR), *Non-Performing Financing* (NPF), *Net Operating Margin* (NOM), dan *Financing to Deposit Ratio* (FDR), sedangkan variabel makroekonomi menggunakan Inflasi. Populasi pada penelitian ini adalah Bank Umum Syariah (BUS) yang telah tercatat di OJK, dengan sampel 11 BUS selama periode 2017-2021. Pengambilan sampel memakai metode *Purposive sampling*, dengan menggunakan teknik analisis Analisis Regresi Data Panel. Hasil nilai R-Squared adalah 0.735905 bahwa variabel Kinerja Keuangan dan Inflasi mampu menjelaskan variabel terikat penelitian ini yaitu profitabilitas sebesar 73,60% dan sebesar 26,40% dijelaskan melalui variabel lain diluar model penelitian ini. Hasil penelitian menunjukkan bahwa CAR dan NOM berpengaruh positif, sedangkan NPF berpengaruh negatif pada profitabilitas sedangkan FDR dan Inflasi tidak berpengaruh terhadap profitabilitas. Diharapkan bagi industri perbankan syariah penelitian ini dapat dipakai untuk mengetahui faktor yang dapat mempengaruhi profitabilitasnya, serta untuk menilai kinerja BUS bagi *stakeholder* lainnya.

Kata kunci: BUS, inflasi, kinerja keuangan, profitabilitas