

ABSTRAK

Pengaruh *Capital Adequacy Ratio (Car)*, *Non Performing Financing (Npf)* dan *Islamic Corporate Social Responsibility (Icsr)* Terhadap Profitabilitas Studi Kasus pada Bank Umum Syariah Di Indonesia Periode 2016-2020. Skripsi, Fakultas Ekonomi dan Bisnis Islam, S1 Perbankan Syariah, Universitas Islam Negeri (UIN) Raden Fatah Palembang.

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Pergerakan ekonomi global dan teknologi yang semakin cepat mendorong permintaan yang begitu tinggi, serta dengan diiringi rasa keraguan masyarakat terhadap transaksi Perbankan Syariah yang masih menjadi doktrin buruk di pikiran masyarakat. Sehingga persaingan dirasa timpang terhadap bank konvensional itu sendiri, maka dari itu untuk memperbaiki citra dari Bank Umum Syariah itu sendiri, dibutuhkan observasi tingkat lanjut mengenai Pengaruh CAR, NPF dan *Islamic Corporate Social Responsibility (ICSR)* Terhadap Profitabilitas. Penelitian ini berjenis penelitian kuantitatif dan sekunder dengan pendekatan *asosiatif*. Sampel yang dipakai yaitu sebanyak 10 Bank Umum Syariah yang terdaftar di website OJK, pada periode 2016-2020. Untuk metode yang dipakai pada penelitian ini yakni dengan mengakses laporan tahunan yang telah terdokumentasi pada website OJK serta pada website masing-masing bank yang bersangkutan. Data yang telah didapat lalu diolah dengan menggunakan aplikasi SPSS versi 23. Analisis yang dipakai pada penelitian ini yaitu uji statistik deskriptif, uji asumsi klasik dan uji hipotesis. Hasil dari penelitian ini sendiri menyatakan bahwa secara parsial 1) variabel *Capital Adequacy Ratio (CAR)* berpengaruh positif dan signifikan terhadap ROA; 2) variabel *Non Performing Financing (NPF)* berpengaruh negatif dan signifikan terhadap ROA; 3) variabel *Islamic Corporate Social Responsibility (ICSR)* berpengaruh positif dan signifikan terhadap ROA. Sedangkan, secara simultan itu sendiri menyatakan 1) Bahwa variabel CAR, NPF dan ICSR secara bersama-sama dapat memberikan pengaruh yang positif dan juga signifikan terhadap ROA Bank Umum Syariah di Indonesia.

Kata Kunci : *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Islamic Corporate Social Responsibility (ICSR)* dan *Return On Assets (ROA)*

ABSTRACT

The Effect of *Capital Adequacy Ratio (Car)*, *Non Performing Financing (Npf)* and *Islamic Corporate Social Responsibility (Icsr)* Against Profitability Case Study on Islamic Commercial Banks in Indonesia for the 2016-2020 Period. Thesis, Faculty of Islamic Economics and Business, S1 Islamic Banking, Raden Fatah State Islamic University (UIN) Palembang.

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The movement of the global economy and technology that is increasingly fast driving demand is so high, and accompanied by public doubts about Islamic banking transactions which are still a bad doctrine in people's minds. So that competition is felt to be unequal to conventional banks themselves, therefore to improve the image of Islamic Commercial Banks itself, further observations are needed regarding the Effect of CAR, NPF and Islamic Corporate Social Responsibility (ICSR) Against Profitability. This research is a quantitative and secondary research with an associative approach. The sample used is as many as 10 Islamic Commercial Banks registered on the OJK website, in the 2016-2020 period. The method used in this research is to access the annual report that has been documented on the OJK website and on the website of each bank concerned. The data that has been obtained is then processed using the SPSS version 23 application. The analysis used in this study is descriptive statistical test, classical assumption test and hypothesis testing. The results of this study itself state that partially 1) the Capital Adequacy Ratio (CAR) variable has a positive and significant effect on ROA; 2) Non-Performing Financing (NPF) variable has a negative and significant effect on ROA; 3) Islamic Corporate Social Responsibility (ICSR) variable has a positive and significant effect on ROA. Meanwhile, simultaneously itself states 1) That the CAR, NPF and ICSR variables together can have a positive and significant impact Against ROA of Islamic Commercial Banks in Indonesia.

Keywords : *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Islamic Corporate Social Responsibility (ICSR)* and *Return On Assets (ROA)*