

## ABSTRAK

**Amrina Rosyada (2120603051)**

Kajian ini bertujuan untuk menilai dampak dari *Financing to Deposit Ratio* (FDR), Beban Operasional Pendapatan Operasional (BOPO), dan *Capital Adequacy Ratio* (CAR) terhadap Pertumbuhan Laba, dengan *Non Performing Financing* (NPF) sebagai variabel Intervening pada Bank Umum Syariah. Sampel kajian ini mencakup BUS yang tercatat di OJK periode 2017 hingga 2023, dengan penerapan metode *purposive sampling* yang menghasilkan 10 bank sebagai objek penelitian. Teknik analisis yang dipergunakan meliputi Analisis Regresi Data Panel, *Path Analysis*, dan Uji Sobel menggunakan perangkat lunak Eviews 12. Kajian ini menemukan hasil bahwa secara simultan, FDR, BOPO, CAR, dan NPF berpengaruh terhadap Pertumbuhan Laba. Secara parsial, FDR dan BOPO menunjukkan pengaruh positif dan signifikan terhadap pertumbuhan laba, sedangkan CAR tidak menunjukkan pengaruh yang berarti. Selain itu, NPF sebagai variabel intervening tidak dapat memediasi hubungan antara FDR, BOPO, dan CAR terhadap Pertumbuhan Laba. Kajian ini menginformasikan hal penting bagi pengelolaan keuangan bank, dengan menekankan perlunya pengendalian risiko pembiayaan dan efisiensi operasional untuk mendukung pertumbuhan laba yang berkelanjutan.

**Kata Kunci :** *Financing to Deposit Ratio (FDR), Beban Operasional Pendapatan Operasional (BOPO), Capital Adequacy Ratio (CAR), Pertumbuhan Laba, Non Performing Financing (NPF).*

## ***ABSTRACT***

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*The paper is intended to assess the impact of Financing to Deposit Ratio (FDR), Operating Expenses Operating Income (BOPO), and Capital Adequacy Ratio (CAR) on Profit Growth, with Non Performing Financing (NPF) as the Intervening variable in Islamic Commercial Banks. Our sample includes BUSs listed in the OJK for the period 2017 to 2023, with the application of the purposive sampling method which produced 10 banks as the object of research. Analyzing techniques utilized consist of Panel Data Regression Analysis, Path Analysis, and Sobel Test using Eviews 12 software. This study found that simultaneously, FDR, BOPO, CAR, and NPF have an effect on Profit Growth. Partially, FDR and BOPO show a positive and significant effect on profit growth, while CAR does not show a significant effect. In addition, NPF as an intervening variable cannot monitor the relationship between FDR, BOPO, and CAR on profit growth. Therefore, the paper provides important information for the management of bank finances, emphasizing the need to control financing risk and operational efficiency to support sustainable profit growth.*

**Keywords :** *Financing to Deposit Ratio (FDR), Operating Expenses Operating Income (BOPO), Capital Adequacy Ratio (CAR), Profit Growth, Non Performing Financing (NPF)*