FACTORS INFLUENCING BANK RAKYAT INDONESIA SYARIAH'S PROFITABILITY FOR THE PERIOD 2012-2019

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Abstract: *This research is motivated by internal and external factors of PT. Bank Rakyat Indonesia (BRI) Syariah, where bank management must be able to obtain capital and business resources from operating costs that have been properly incurred, but there are still mismatches in analyzing the financing to be provided to customers, so it is likely to affect Return on Assets. from the bank itself. If the Return on Assets is greater, the higher the profit a bank will get, so that financial performance will run well. If the financial performance is carried out well, then the bank can also be said to be healthy. The indicators used in this study are CAR, NPF, BOPO, FDR, NIM, DPK and financial performance as measured by ROA. This research uses a quantitative approach, the type of research used is associative. The data used in this research is secondary with a total sample size of 32 data. The method of analysis used in this research is data normality test, classic assumption test, multiple linear regression test, test of determination and hypothesis testing (t test and f test) with SPSS version 22. The results showed that (1) CAR has a partially positive and significant effect on ROA. (2) NPF has a partially significant positive effect on ROA. (3) OEOI has no partial effect on ROA. (4) FDR has a partially significant positive effect on ROA. (5) NIM does not have a partial effect on ROA (6) DPK has no partial effect on ROA (7) Together, CAR, NPF, BOPO, FDR, NIM, and DPK have a significant positive effect simultaneously on ROA.*

Keywords: *CAR, NPF, BOPO, FDR, NIM, DPK, Profitability (ROA)*

Abstrak*: Penelitian ini dilatarbelakangi oleh faktor internal dan eksternl PT. Bank Rakyat Indonesia (BRI) Syariah, dimana manajemen bank harus dapat memperoleh modal dan sumber daya usaha dari biaya operasional yang telah dikeluarkan dengan baik, namun masih terdapat ketidaksesuaian dalam menganalisa pembiayaan yang akan diberikan kepada nasabah, sehingga kemungkinan besar akan berdampak. Pengembalian Aset. dari bank itu sendiri. Semakin besar Return on Assets maka semakin tinggi pula keuntungan yang diperoleh suatu bank, sehingga kinerja keuangan akan berjalan dengan baik. Jika kinerja keuangan dijalankan dengan baik, maka bank tersebut juga dapat dikatakan sehat. Indikator yang digunakan dalam penelitian ini adalah CAR, NPF, BOPO, FDR, NIM, DPK dan kinerja keuangan yang diukur dengan ROA. Penelitian ini menggunakan pendekatan kuantitatif, jenis penelitian yang digunakan adalah asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder dengan jumlah sampel sebanyak 32 data. Metode analisis yang digunakan dalam penelitian ini adalah uji normalitas data, uji asumsi klasik, uji regresi linier berganda, uji determinasi dan uji hipotesis (uji t dan uji f) dengan SPSS versi 22. Hasil penelitian menunjukkan bahwa (1) CAR mempunyai pengaruh secara parsial berpengaruh positif dan signifikan terhadap ROA. (2) NPF berpengaruh positif signifikan secara parsial terhadap ROA. (3) BOPO tidak berpengaruh secara parsial terhadap ROA. (4) FDR berpengaruh positif signifikan secara parsial terhadap ROA. (5) NIM tidak berpengaruh secara parsial terhadap ROA (6) DPK tidak berpengaruh secara parsial terhadap ROA (7) Secara bersama-sama CAR, NPF, BOPO, FDR, NIM, dan DPK berpengaruh positif signifikan secara simultan terhadap ROA.*

Kata Kunci: *BOPO, CAR, FDR, DPK, NIM, ROA*

Introduction

Islamic banks are banks that are operationally different from conventional banks. One of the characteristics of Islamic banks is that they do not charge interest to customers, but profit sharing and other rewards in accordance with the contracts agreed. The basic concept of Islamic banks is based on the Qur'an and Hadith. All products and services offered must not conflict with the contents of the Qur'an and the hadith of the Prophet Muhammad SAW[1]. Therefore, the establishment of interest-free banking institutions is expected to bring changes to improve the quality of Indonesian economy.

Starting from the acquisition of PT Bank Rakyat Indonesia (Persero), Tbk. against Bank Jasa Arta on December 19, 2007 and after obtaining permission from Bank Indonesia on October 16, 2008 through its letter No.10/67/KEP.GBI/DpG/2008, then on November 17, 2008 PT Bank BRI Syariah officially operated. Then PT. Bank BRI Syariah changed its business activities which initially operated conventionally, then changed to banking activities based on Islamic sharia principles.[2]

Every Islamic banking is required to be able to compete in order to maintain the survival of its own banking by obtaining profits from the transactions carried out. These profits can come from all aspects of the income earned by the bank in conducting all its transactions. The profit is then used to cover all types of operational costs incurred by Islamic banking. In addition to covering operational costs, the profits obtained can also be used to invest in the form of enlarging or expanding the reach of Islamic banking, which is characterized by the creation of new market shares, expansion of facilities, and increased economic activity.[3]

Measuring bank performance can be done in various ways and the most important is to use financial ratio analysis to determine several aspects that affect the financial position and development of the bank. Financial ratios are valuable tools in understanding and monitoring a company's financial position and performance. They facilitate comparisons because they control for size effects on financial variables. To be significant most financial ratios must be comparable to company estimates, historical values of the same company, to values considered to be optimum values for the company's sector of activity, or to ratios of similar companies. Some ratios alone may not be representative, and should be viewed as indicators or combined with other ratios to give a picture of the company's situation.

The ratios commonly used to measure profitability performance are Return on Equity (ROE) and Return on Asset (ROA). ROE shows the ability of bank management to manage available capital to get net income, while ROA shows the ability of bank management to generate income from the management of assets owned. Based on this understanding, it can be concluded that Return on Asset

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[1] Ismail, *Perbankan Syariah*, (Jakarta: Kencana, 2011), p. 29

[2]*http://www.brisyariah.co.id/?q=sejarah* accessed 19 October 2020.

[3]Lilik Sriwahyuni, *Pengaruh Biaya Operasional dan Pendapatan Operasional (BOPO), Financing To Deposit Ratio (FDR), dan Non Performing Financing (NPF) terhadap Return On Asset (ROA) pada Bank BRI Syariah*, (Ponorogo: Unpublished Thesis 2020), p. 2

(ROA) focuses on the company's ability to generate income in the company's operations, while Return on Equity (ROE) only measures the return obtained from the company owner's investment in the business.

The measuring tool used in this analysis is Return on Asset (ROA). Return on Asset (ROA) is a benchmark used to measure the bank's ability to earn profits. In an Islamic banking, the growth of Return on Asset (ROA) is very important, because profit comes from asset turnover even though it is not entirely derived from bank assets.[4]. The reason Return on Asset (ROA) was chosen as a performance measure is because ROA is used to measure the ability of bank management to obtain overall profits. The greater the bank's ROA, the greater the level of profit achieved by the bank and the better the bank's position and in terms of asset utilization. The financial performance of a bank also reflects the health level of the bank.

Based on Central Bank regulations, each bank is required to submit financial reports to the Central bank and the public. There are several factors used to measure the effectiveness of profitability or Return on Asset (ROA), namely Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Operating Costs and Operating Income (BOPO), Financing to Deposit Ratio (FDR), Net Interest Margin (NIM), and Third-Party Funds (DPK).

BRI Syariah for the period 2012-2019 was chosen as the object of this research because in 2012-2019 the bank experienced positive growth. Currently PT. Bank BRI Syariah is the fourth largest Islamic bank by assets. PT. Bank BRI Syariah is growing rapidly both in terms of assets, the amount of financing and the acquisition of third-party funds. By focusing on the lower middle segment, PT Bank BRI Syariah targets to become a leading modern retail bank with a wide range of banking products and services. With an increasingly clear legal umbrella, making BRI Syariah more widely penetrated in the country. As a form of BRI Syariah's development, it is not only seen from the number of existing offices but also indicated by the level of profitability which also continues to increase.

In 2019, BRI Syariah was able to achieve the majority of key performance targets set out in the Bank's 2019 Business Plan (RBB 2019). In addition, the Company was also able to maintain growth momentum above the industry average for several performance indicators. BRI Syariah's total financing increased to Rp27.38 trillion, or grew 25.29% compared to 2018 which amounted to Rp21.86 trillion. This increase was supported by an increase in all BRI Syariah operating segments, both financing in the Commercial Business segment, SME & Partnership Business, Consumer Business, and financing in the Micro Business segment.[5]

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[4]Lilik Sriwahyuni, *Pengaruh Biaya Operasional*, p. 3
[5]Bank BRI Syariah, *Annual report 2019*, p. 25, on *https://www.brisyariah.co.id,*, accessed on 16th October 2020

In PT Bank BRI Syariah itself, the problems experienced by banks in their operational activities are such as not minimizing the expenses used in their operational activities. The more operational efficiency spent will create greater profits. This is what causes the profitability of Islamic banks to shrink and there needs to be a special review to correct the condition that is not efficient. In PT Bank BRI Syariah itself, the problems experienced by banks in their operational activities are such as not minimizing expenses used in their operational activities. Continue to be operational efficiency spent to create greater profits. This matter is what causes the profitability of Islamic banks to shrink and there needs to be an exclusive review to restore these conditions.

Looking at the background above, the purpose of this study is to determine and analyze the effect of CAR (Capital Adequacy Ratio), NPF (Non-Performing Financing), BOPO (Operating Costs and Operating Income), FDR (Financing to Deposit Ratio), NIM (Net Interest Margin), and DPK (Third Party Funds) on ROA (Return on Asset) PT Bank BRI Syariah both partially and simultaneously (together).

Despite recording positive growth in assets, financing and third-party funds, BRI Syariah was plagued by operational problems in the form of high costs used. In fact, in Islamic banking theory, high operational costs can reduce bank profitability. Sriwahyuni's research (2020) even confirms this by showing a negative correlation between operational costs and operating income (BOPO) and the profitability of Islamic banks. This means that the higher the BOPO, the lower the profitability.

Literature Review

Islamic Bank

According to Muhammad, Islamic banks are financial institutions that operate without relying on interest and whose main business is to provide financing and other services in payment traffic and money circulation whose operations are in accordance with Islamic sharia principles.[6] According to Law No. 21 of 2008 Article 1 Paragraph (1) Sharia Banking is everything related to Islamic banks and Islamic business units, including institutions, business activities and methods and processes in carrying out their business activities. In Article 1 Paragraph (7) of Law Number 21 of 2008 concerning Islamic Banking, it is stated that Islamic banks are banks that carry out their business activities based on sharia principles and according to their types are Islamic Commercial Banks and Islamic People's Financing Banks.[7]

Islamic banking in conducting its business activities is based on sharia principles, economic democracy and the principle of prudence. Islamic banking aims to support the implementation of national development in order to increase justice, togetherness and equitable distribution of people's welfare. The main principles adopted by Islamic banks are the prohibition of usury (interest) in various

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[6]Khaerul Umam, *Mananjemen Perbankan Syariah,* (Bandung: Pustaka Setia, 2013), p. 16
[7]Sumar'in, *Konsep Kelembagaan Bank Syariah*, (Yogyakarta: Graha Ilmu, 2012), p. 49

forms of transactions, conducting business and trading activities based on the acquisition of legitimate profits according to sharia and providing zakat.[8]

Financial Ratio Analysis

The ratio describes a relationship or balance between a certain amount and another amount. By analyzing financial ratios, it can explain or provide an overview of the good and bad state or financial position of a company, especially if the ratio figures are compared with the comparative ratio figures used as standards.[9]

So financial ratios are activities that compare the numbers in the financial statements by dividing one number by another. Comparisons can be made between one component and a component in one financial statement or between components that exist between financial statements. Then the numbers being compared can be numbers in one period or several periods.

Financial ratio analysis of Islamic banks is done by analyzing the position of the balance sheet and income statement. Financial ratio analysis is one of the available financial statement analysis techniques. The data used to calculate financial ratios are balance sheets and income statements. And in concluding the condition of a bank's profit or loss, it is necessary to have another ratio standard that is worthy of being used as a basis for comparison. If there is a comparison standard used from the interpretation of a bank's ratios, the analysis cannot show the actual condition of the bank.

Financial Performance

Financial performance is a description of the financial condition of a bank analyzed by financial analysis tools, so that it can be known about the good and bad financial condition of a bank that reflects work performance in a certain period. This is very important so that resources are used optimally in the face of future environmental changes.

According to Jumingan, financial performance is a description of the financial condition of banks in a certain period, both regarding aspects of raising funds and channeling funds, which are usually measured by indicators of capital adequacy, liquidity and profitability.[10] According to Sutrisno, financial performance is the result of achievements achieved by banks in a certain period that reflects the level of banking health.[11]

The achievement of good financial performance and the ability to sustain banking in the long term depends on many individual and collective group decisions that are continuously made by management. Each decision taken will have a financial impact that causes the improvement or deterioration of a bank's performance.[12]

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[8]Zainul Arifin, *Manajemen Bank Syariah*, (Tanggerang: Azkia Publisher, 2009), p. 3
[9]Najmudin, *Manajemen Keuangan dan Aktualisasi Syariah Modern*, (Yogyakarta: Andi, 2011), p. 85
[10]Jumingan, *Analisis Laporan Keuangan*, (Jakarta: PT Bumi Aksara, 2006), p. 239
[11]Sutrisno, *Manajemen Keuangan Teori, Konsep dan Aplikasi,* (Yogyakarta: Ekonisia, 2009), p. 53
[12]Munawir, *Analisa Laporan Keuangan Edisi 4*, (Yogyakarta: Liberty, 2002), p. 28.

ROA (*Return on Asset*)

Financial statements are information that describes and to assess the company's performance, especially for companies whose shares have been listed and traded on the exchange. The information contained in the company's financial statements can provide analysis reports to assess the performance of the company.[13] In analyzing the data in the financial statements the measuring tool used is ROA (return On Asset). Return On Asset (ROA) is a ratio that describes the bank's ability to manage funds invested in overall assets that generate profits. Return On Asset (ROA) is a picture of bank productivity in managing funds so as to generate profits. In analyzing financial statements, this ROA ratio is most often highlighted because it illustrates the success achieved by banks in making profits.

ROA is one form of profitability ratio which is intended to be able to measure the company's ability with all the funds used for its operations to generate profits.[14] Rumus ROA:

$$ROA = \frac{net\ profit\ before\ tax}{average\ total\ assets} \times 100\%$$

Net profit is the amount of profit remaining after tax,[15] , while assets are part of the wealth owned by a company, both tangible and intangible wealth. The above measurement tool can be used to measure the level of banking capability in generating profitability that reflects the state of the Islamic banking. Return on Assets (ROA) shows the level of efficiency of the bank in managing its management. A high ROA value illustrates that banking performance is improving and vice versa.

CAR (*Capital Adequacy Ratio*)

According to Dwi Suwiknyo CAR (Capital Adequacy Ratio) describes the ability of Islamic banks to meet their capital adequacy.[16] CAR (Capital Adequacy Ratio) is a ratio that shows how far all bank assets that contain risk (loans, investments, securities, bills to other banks) are financed from their own model funds, in addition the bank obtains funds from sources outside the bank, such as public funds, loans (debt), and others. In other words, the capital adequacy ratio is a bank performance ratio to measure the adequacy of capital owned by the bank to support assets that contain or generate risk, for example financing provided.[17]

According to Kuncoro, CAR is an indicator of the bank's ability to cover the decline in assets as a result of bank losses caused by risky assets. CAR is measured as a certain percentage of RWA (Risk Weighted Analysis). The minimum bank capital (without additional funds from third parties) that must

[13]Hantono, *Konsep Analisa Laporan Keuangan dengan Pendekatan Rasio dan SPSS* (Yogyakarta: Deepublish, 2018), p. 1

[14]Kasmir, *Manajemen Perbankan,* (Jakarta: Grafindo Persada, 2012), p. 48

[15]Arief Sugiono and Edy Untung, *Panduan Praktis Dasar Analisa Laporan Keuangan,* (Jakarta: PT. Grasindo, 2016), p. 25

[16]Dwi Suwiknyo, *Analisis Laporan Keuangan Perbankan Syariah,* (Yogyakarta: Pustaka PeIajar, 2010), p.153

[17]Fajar Adiputra, *Pengaruh CAR, NPF, FDR, dan BOPO Terhadap Profitabilitas (ROA dan ROE) Pada Bank Umum Syariah,* (Jakarta: Unpublished Thesis, 2017), p. 36, on *http://repository.uinjkt.ac.id* , accessed on 20th October 2020

be owned is 8% of RWA, this has been determined in the Bank of International Sattlements.[18] The calculation of CAR is as follows:[19]

$$CAR = \frac{Bank\ Capital}{Risk\ Weighted\ Analysis} \times 100\%$$

Based on the provisions made by Bank Indonesia in the framework of the procedures for assessing the health level of banks, the following criteria for assessing the minimum capital requirement rating.

NPF (*Non Performing Financing*)

According to Khotibul Umam and Setiawan Budi utomo, Non Performing Financing (NPF) or what is commonly referred to as the quality of banking financing is financing that cannot be returned on time. Non Performing Financing (NPF) shows the ratio of the bank's ability to manage problematic financing, at first it always starts with default, namely a situation where the debtor is unwilling and unable to fulfill the promises he has made as stated in his financing agreement.[20] The higher the value of this ratio, the worse the quality of the bank's financing. This ratio shows the greater the amount of non-performing financing in the bank that has not been resolved completely.[21]

The availability of banking management to manage non-performing costs is included in NPF. Non-performing funds if higher will cause bank lending to be disrupted which is reflected in a large NPF. The existence of non-performing, non-performing, and doubtful loans is a characteristic of non-performing loans. There is a standard setting of 3.52% or smaller than 5% for the NPF ratio by OJK.[22]

The value of Non-Performing Financing (NPF) is calculated using the equation, namely:

$$NPF = \frac{Financing\ (KL + D + M)}{Total\ Financing} \times 100\%$$

Banks that have high Non-Performing Financing (NPF) cause a decrease in profits earned, because the higher the Non-Performing Financing (NPF) causes the amount of problematic financing to increase so that the bank experiences losses in its operational activities which affect the decline in profits earned by the bank.

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[18] Ilani Pujiyanti & Faisal Rakhman, *Determinan Return On Asset Bank BRI Syariah Periode 2015-2019*, (Jurnal Maps), p. 47

[19] Ali Suyanto Herli, *Buku Pintar Pengelolaan BPR & Lembaga Keuangan Pembiayaan Mikro,* (Yogyakarta: CV. Andi Offset, 2013), p. 139

[20] Khotibul Umam and Setiawan Budi Utomo, *Perbankan Syariah,* (Jakarta: RajaGrafindo Persada, 2017), p. 206

[21] Candra Sudya Adyana and Ketut Alit Suardana, "Pengaruh Biaya Operasiona-Pendapatan Operasional, Pertumbuhan asset dan Non-Performing Loan terhadap Return on Aset", *Akuntansi 14*, (2016), p. 1624-1625, *http://ojs.unud.ac.id* accessed on 15th Januari 2021

[22] Rahmi Fitriyah, *Pengaruh FDR, NIM, NPF, dan BOPO terhadap Profitabilitas (ROA) pada Bank Umum Syariah Devisa di Indonesia,* (Jakarta: Skripsi Tidak Diterbitkan, 2016), p. 67, dalam *http://repository.iainjkt.ac.id* , accessed on 20th October 2020

BOPO (Operating Costs and Operating Income)

According to Arief Sugiono and Edy Untung, the ratio of Operating Expenses and Operating Income (BOPO) is a ratio that shows the performance comparison between the operating costs incurred by the bank and the operating income that the bank is able to generate. This operating income ratio is usually called the efficiency ratio which is used to measure the ability of bank management to control operating costs incurred against operating income earned.[23]

Both operating costs and operating income are very related to how not where if operating income is greater than operating costs, the company will get a bigger profit.[24] Vice versa, if the value of operating costs is greater than operating income, the company will experience a loss because of this. This is why a bank is expected to be able to continue to control its operating costs because if it increases it will have a negative impact on the survival of the bank. The amount of operating expenses and operating income is calculated by the following equation:[25]

$$BOPO = \frac{Operating\ Expenses}{Operating\ Income} \times 100\%$$

According to Riyadi, a low level of BOPO ratio indicates that the bank's management performance is good in using existing resources, and vice versa.[26] Given that the main activity of the bank is principally to act as an intermediary, namely collecting and channeling funds, the bank's operating costs and income are dominated by the bank's own operating costs such as the cost of the contract.[27]

FDR (*Financing to Deposit Ratio*)

According to Muhammad, FDR is a comparison between the total financing that the bank has channeled to customers who need funds with the total third party funds that have been collected by the bank.[28] Financing to deposit ratio (FDR) is the ratio between the amount of all credit volume by the bank and the amount of funds obtained from various sources. The FDR value shows the amount of financing that can be channeled, if a lot of financing is channeled then it can support the profitability of the bank which is obtained from profit sharing income from various financing above. However, a FDR value that is too high has a negative effect on bank profitability because the financing channeled is too much so that it cannot fulfill the bank's obligations in meeting the funds needed.

Financing to deposit ratio (FDR) is an important factor for the sustainability of a banking company, because this ratio is used to measure the amount of time deposits, demand deposits, savings

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[23]Arief Sugiono and Edy Untung, *Panduan Praktis Dasar …*, p. 13
[24]Kartika Wahyu S. and Muhammad Syaichu, "Faktor-Faktor yang Mempengaruhi Kinerja Bank Umum di Indonesia" *Jurnal Studi Manajemen dan Organisasi 2,* (2006), p. 50
[25]Ali Suyanto Herli, *Buku Pintar Pengelolaan …*, p. 139
[26]Ilani Pujiyanti & Faisal Rakhman, *Determinan Return On Asset …*, p. 48
[27]Fajar Adiputra, *Pengaruh CAR, NPF, …*, p. 39-40
[28]*Ibid.*, p. 38

and others used to fulfill customer loan requests. The source of funds originating from the wider community is third party funds. These funds are obtained by offering various types of deposits. Funds from third parties are funds entrusted by the wider community to banks in the form of demand deposits, time deposits and savings or equivalent.

According to Bank Indonesia Circular Letter, the amount of Financing to Deposit Ratio (FDR) based on the provisions of Bank Indonesia, the standard amount of FDR is between 78%-92%. The amount of FDR can be calculated with the following equation:[29]

$$FDR = \frac{total\ cost}{third\ party\ funds} \times 100\%$$

NIM (*Net Interest Margin*)

A ratio used to measure the ability of bank management to manage its earning assets to generate net interest income. NIM is the ratio of net interest income to average earning assets. Net interest income is obtained from interest income minus interest expense. Earning assets that are taken into account are interest-bearing assets.

In banking is strongly influenced by the amount of interest rates (interest rate). The increase in profits in relation to changes in interest rates is often referred to as NIM.[30] So the greater the NIM value, the greater the profit earned from interest income and will affect the level of bank health. Profitability or rentability is often used to measure the efficiency of capital use in a bank by comparing profits with capital used in operations, therefore large profits do not guarantee or are not a measure that banking is rentable.

A high profit margin shows the ability of banks to generate high profits at a certain level of operational activity. Likewise, low NIM indicates low operational activities for certain costs, or costs that are too high for certain levels of operational activities. The formula for finding NIM, namely:

DPK (Third Party Funds)

Third party funds are funds obtained from the public, in the sense of society as individuals, companies, governments, households, cooperatives, foundations, and others both in rupiah and in foreign currency. In most or every bank, these public funds are generally the largest funds owned. [31] This is in accordance with the bank's function as a collector of funds from the public.

The bank's success in managing the sources and use of funds is very decisive in the success of the bank's business, considering that part of the bank's business is determined by its success in raising funds and in using them channeled to productive sectors with the lowest risk and generating the greatest income. The search for funds from this source is relatively the easiest when compared to other

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[29]Ali Suyanto Herli, *Buku Pintar Pengelolaan …*, p. 140

[30] Januarti Indira, "Variabel Proksi CAMEL dan Karakteristik Bank lainnya untuk Memprediksi Kebangkrutan Bank di Indonesia" *Jurnal Bsinis Strategi*, Vol. 10, Desember, 2002, p. 26.

[31] Syurki Laka, *Perbankan Syariah di Indonesia*, (Yogyakarta: Faja Media Press, 2012), p. 76

sources. However, the search for funds from this source is relatively more expensive when compared to own funds. [32]

Methods

A quantitative study was chosen as the approach implemented in this study. The quantitative approach aims to test theories, establish facts, show relationships between variables, provide statistical descriptions, estimate and predict the results empirically. In this study, the authors used secondary data obtained from the quarterly financial statements of PT Bank Rakyat Indonesia (BRI) Syariah for the period 2012-2019 with a total sample of 32 data accessed through its official website and the BI website.

The analysis method used in this research is data multicollinearity, classical assumption test which includes (autocorrelation, normality test, and heteroscedasticity), multiple linear regression test, determination test and hypothesis test (t test and F test) with SPSS version 22. The dependent variable in this study is ROA (Y) while the independent variables are CAR (X1), NPF (X2), BOPO (X3), FDR (X4), NIM (X¬5), DPK (X6). Multiple regression analysis in this study was used to determine the effect of Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Operating Costs or Operating Income (BOPO), Financing to Deposit Ratio (FDR), NIM (Net Interest Margin), and DPK (Third Party Funds) on Return on Asset (ROA) profitability at BRI Syariah Bank in Indonesia for the period 2012-2019. So that the multiple linear regression equation model in this study is:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 \ldots\ldots + e$

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[32] Kasmir, *Bank dan Lembaga Keuangan Lainnya,* (Jakarta: PT. Raja Grafindo Persada, 2012), p. 59.

Research Results and Discussion

This research is a quantitative study with secondary data and is conducted by taking data on the financial statements of PT Bank BRI Syariah during the 2012-2019 period on the official website which consists of data on Capital Adequacy Ratio (X1), Non-Performing Financing (X2), Operating Costs and Operating Income (X3), Financing to Deposit Ratio (X4), NIM (Net Interest Margin) (X5), Third Party Funds (X6) and Return on Asset (Y). The statistical program used in the analysis of this study is Statistical Package for Social Sience 22 (SPSS 22), the following is data on the development of values on each variable:

Table 1
The Development of CAR, NPF, BOPO, FDR, NIM, DPK and ROA
pada BRI Syariah for the year 2012 until 2019

Tahun	Triwulan	CAR (X_1)	NPF (X_2)	BOPO (X_3)	FDR (X_4)	NIM (X_5)	DPK (X_6)	ROA (Y)
2012	Maret (I)	14.34	2.4	96.79	101.76	7.7	8.9	0.13
	Juni (II)	13.59	4.15	95.99	102.77	7.68	9.41	0.60
	September (III)	38.08	2.83	55.74	99.99	8.36	10.15	1.14
	Desember (IV)	28.99	2.65	62.58	103.07	7.15	11.95	0.26
2013	Maret (I)	16.61	2.87	52.29	100.9	6.61	13.06	0.28
	Juni (II)	17.16	5.99	61.19	103.67	6.57	1383	0.55
	September (III)	12.22	5.94	49.35	105.61	7.48	13.92	0.26
	Desember (IV)	16.79	2.11	56.19	102.7	6.27	14.35	0.39
2014	Maret (I)	47.13	4.34	42.01	112.13	6.09	14	0.88
	Juni (II)	18.59	1.6	47.75	95.14	5.97	16.71	0.15
	September (III)	11.03	3.21	50.38	94.85	5.9	16.71	0.48
	Desember (IV)	16.17	3.39	72.28	158.9	6.04	16.94	0.77
2015	Maret (I)	23.37	3.41	46.92	88.24	7	17.56	0.26
	Juni (II)	11.85	3.02	74.82	92.05	7.11	17.31	0.46
	September (III)	31.55	2.52	46.55	86.61	6.85	18.86	0.40
	Desember (IV)	21.26	2.19	40.37	84.16	6.66	20.12	0.26
2016	Maret (I)	12.23	1.96	81.85	82.73	6.33	20.28	0.10
	Juni (II)	10.78	2.11	61.55	77.92	6.49	20.93	0.20
	September (III)	28.93	2.94	57.82	63.98	6.48	21.19	0.14
	Desember (IV)	10.85	2.61	49.75	71.42	6.67	22.01	0.18
2017	Maret (I)	11.33	1.51	50.18	77.56	5.73	23	0.19
	Juni (II)	39.27	3.59	44.25	71.79	5.57	23.96	0.26
	September (III)	28.77	1.11	47.99	77.14	5.79	25.35	0.50
	Desember (IV)	11.75	3.42	45.85	80.87	5.84	26.35	0.32
2018	Maret (I)	16.55	2.52	40.57	68.7	5.16	28.3	0.04
	Juni (II)	10.37	2.41	46.92	77.78	5.18	26.83	0.49
	September (III)	11.85	1.02	34.82	76.4	5.28	27.76	0.20
	Desember (IV)	31.55	2.52	29.17	71.49	5.38	28.86	0.32
2019	Maret (I)	27.82	6.34	40.52	79.55	5.2	28.43	1.06
	Juni (II)	26.88	2.51	48.33	84.25	5.37	28.09	0.27
	September (III)	26.55	2.97	40.16	90.4	5.58	28.22	0.32
	Desember (IV)	25.26	1.38	56.86	80.12	5.72	34.12	0.31

Multicollinearity Test

Table 2
Multicollinearity Test Result

Variables	Tolerance	VIF
CAR_X_1	0.818	1.223
NPF_X_2	0.858	1.166
BOPO_X_3	0.489	2.046
FDR_X_4	0.520	1.922
NIM_X_5	0.261	3.837
DPK_X_6	0.209	4.780

Based on table 1.9 above, the tolerance value of CAR is 0.818, NPF is 0.858, BOPO is 0.489, FDR is 0.520, NIM is 0.261 and DPK is 0.209 while the VIF value of CAR is 1.223, NPF is 1.166, BOPO is 2.046, FDR is 1.922, NIM is 3.837, and DPK is 4.780. The calculation results show that all independent variables have a tolerance value> 0.1 and a VIF value < 10, so it can be concluded that the regression model in this research does not occur multicollinearity.

Multiple Linear Regression Test

Table 3
Multiple Linear Regression Test Result

Variables	B (Coefficients)
(Constant)	-1.065
CAR_X_1	0.010
NPF_X_2	0.069
BOPO_X_3	0.000
FDR_X_4	0.007
NIM_X_5	0.041
DPK_X_6	0.009

From the multiple linear regression test table above, the regression equation can be described as follows:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + e$ atau

ROA = -1,065 + 0,010 (CAR) + 0,069 (NPF) + 0,000 (BOPO) + 0,007 (FDR) + 0,041 (NIM) + 0,009 (DPK)

Description:

1. The constant of -1.065 states that if in a constant state the CAR, NPF, BOPO, FDR, NIM and DPK variables are owned then ROA decreases by -1.065 one unit. This means that if in the next quarter CAR, NPF, BOPO, FDR, NIM and DPK are constant, then ROA will increase by 1.065.

2. The regression coefficient X1 (CAR) of 0.010 states that each addition of one unit of CAR will increase the ROA value by 0.010 one unit. And vice versa, every decrease of one unit of CAR, it will decrease the ROA value by -0.010 one unit assuming X2, X3, X4, X5, and X6 are fixed. Judging from the table above, the CAR value has a positive trend, meaning that every increase in

CAR value will increase the ROA value of PT. Bank BRI Syariah so that if CAR increases by 1%, ROA will increase by 0.010%.

3. The regression coefficient X2 (NPF) of 0.069 states that each addition of one unit of NPF will increase the ROA value by 0.069 one unit. And vice versa, every decrease of one unit of NPF will decrease the ROA value by -0.069 one unit assuming X1, X3, X4, X5, and X6 are fixed. Judging from the table above, the NPF value has a positive trend, meaning that any increase in NPF value will increase the ROA value of PT. Bank BRI Syariah so that if NPF increases by 1%, ROA will increase by 0.069%.

4. The regression coefficient X3 (BOPO) of 0.000 states that each addition of one unit of BOPO will reduce the ROA value by -0.000 one unit. And vice versa, every decrease of one unit of BOPO, it will increase the ROA value by 0.000 one unit assuming X1, X2, X4, X5, and X6 are fixed. Judging from the table above, the BOPO value has a negative trend, meaning that any increase in BOPO value will reduce the ROA value of PT. Bank BRI Syariah so that if the BOPO value increases by 1%, it will reduce the ROA value by 0.000%.

5. The regression coefficient X4 (FDR) of 0.007 states that each addition of one unit of FDR will increase the ROA value by 0.007 one unit. And vice versa, every decrease of one unit of FDR, it will decrease the ROA value by -0.007 one unit assuming X1, X2, X3, X5, and X6 are fixed. Judging from the table above, the FDR value has a positive trend, meaning that any increase in FDR value will increase the ROA value of PT Bank BRI Syariah so that if FDR increases by 1%, ROA will increase by 0.007%.

6. The regression coefficient X5 (NIM) of 0.041 states that each addition of one unit of NIM will increase the ROA value by 0.041 one unit. And vice versa, every one unit decrease in NIM will reduce the ROA value by -0.041 one unit assuming X1, X2, X3, X4, and X6 are constant. Judging from the table above, the NIM value has a positive trend, meaning that any increase in NIM value will increase the ROA value of PT. Bank BRI Syariah so that if NIM increases by 1%, ROA will increase by 0.041%.

7. The regression coefficient X6 (DPK) of 0.009 states that each addition of one unit of DPK will increase the ROA value by 0.009 one unit. And vice versa, every decrease of one unit of DPK, it will decrease the ROA value by -0.009 one unit assuming X1, X2, X3, X4, and X5 are fixed. Judging from the table above, the value of DPK has a positive trend, meaning that every increase in the value of DPK, it will increase the ROA value of PT. Bank BRI Syariah so that if DPK increases by 1%, ROA will increase by 0.009%.

Coefficient of Determination (*R Square*)

<div align="center">

Table 4
Coefficient of Determination (R Square) Result

</div>

Model	R	R Square	Adjusted R Square
Regression	0.691[a]	0.478	0.352

Based on the table above, it can be seen that the R Square number or the coefficient of determination is 0.478. The R Square value ranges from 0 to 1. For multiple linear regression, you should use the adjusted R Square or written Adjusted R Square, because it has been adjusted to the number of independent variables used. In the table Adjusted R Square is 0.478, meaning that the ability of the independent variable to influence the dependent variable is 47.8%, while the remaining 52.2% (obtained from 100% - 47.8%) is influenced by other variables not used in this study

Hypothesis Test
t test (Partial)

<div align="center">

Table 5
t Test (Partial) Result

</div>

Variables	t	Sig
(Constant)	-1.189	0.246
CAR_X_1	2.297	0.030
NPF_X_2	2.161	0.040
BOPO_X_3	-0.039	0.970
FDR_X_4	2.238	0.034
NIM_X_5	0.450	0.656
DPK_X_6	0.758	0.456

Based on the results of the table above, it can be explained that the t test results are as follows:

1. Based on the results of the t test, it can be seen that the significance value of the CAR variable is 0.030 <0.05 which indicates a significance value of less than 0.05. In the Coefficients table, the t-count value is 2.297> 1.708 (t-table). So that H0 is rejected and H1 is accepted, which means that CAR has a significant positive effect on ROA.

2. Based on the results of the t test, it can be seen that the significance value of the NPF variable is 0.040 <0.05, which shows that the sig value is smaller than 0.05. In the Coefficients table, the t-count value is 2.161> 1.708 (t-table). So that H0 is rejected and H2 is accepted, which means that NPF has a significant positive effect on ROA.

3. Based on the results of the t test, it can be seen that the significance value of the BOPO variable is 0.970> 0.05, which shows that the sig value is greater than 0.05. In the Coefficients table, the t-count value is -0.970 < 1.708 (t-table). So that H0 is accepted and H3 is rejected, which means that BOPO has no effect on ROA.

4. Based on the results of the t test, it can be seen that the significance value of the FDR variable is 0.034 <0.05, which shows that the sig value is smaller than 0.05. In the Coefficients table, the t-count value is 2.238> 1.708 (t-table). So that H0 is rejected and H4 is accepted, which means that FDR has a significant positive effect on ROA.

5. Based on the results of the t test, it can be seen that the significance value of the NIM variable is 0.656> 0.05, which shows that the sig value is greater than 0.05. In the Coefficients table, the t-count value is -0.450 < 1.708 (t-table). So that H0 is accepted and H5 is rejected, which means that NIM has no effect on ROA.

6. Based on the results of the t test, it can be seen that the significance value of the DPK variable is 0.456> 0.05, which shows that the sig value is greater than 0.05. In the Coefficients table, the t-count value is -0.758 < 1.708 (t-table). So that H0 is accepted and H6 is rejected, which means that DPK has no effect on ROA.

F Test (Simultaneous)

Table 6
F Test (Simultaneous) Result

Model	F	Sig.
Regression	3.810	0.008[b]

Based on the results of the F test, it can be seen that the significance value is 0.008 <0.05 which shows the sig value is smaller than 0.05. In the table, the F-count value is 3.810> 2.49 (F-table), so H0 is rejected and H1 is accepted, which means that CAR, NPF, BOPO, FDR, NIM, and DPK simultaneously have a significant effect on ROA.
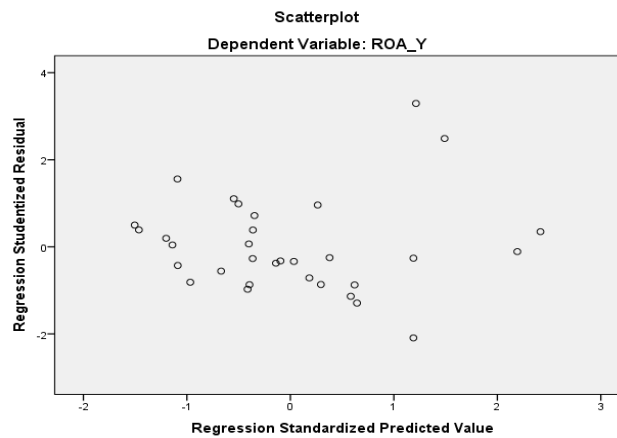
Classical Assumption Test

Normality Test

Based on the results of the Kolmogrov-Smirov normality test, it shows the Asmpy.Sig (2-tailed) value of 0.178, this shows that the significance value is greater than 5% (0.05), so the data is normally distributed.

Heteroskedastisity Test

Figure 1
Heteroscedasticity Test Results with Sceatterplot Image Patterns

From the results of the heteroscedasticity test with the scatterplot image pattern above, it can be seen that there is no heteroscedasticity, this is because it can be seen that the points spread randomly and do not form a certain pattern.

Autocorrelation Test

Based on the results of the Autocorrelation Test using Runs Test, it is known that the Asmpy.Sig (2-tailed) value is 0.369, this shows that the significance value is greater than 5% (0.05), so there is no autocorrelation symptoms occur.

The effect of CAR (Capital Adequacy Ratio) on the level of Profitability ROA (Return on Asset) is supported by the theory put forward by Andrianto and M. Anang Firmansyah (2019).[33] The placement of operations in investments that provide profit easily by bank management is supported by high ROA which depends on large CAR as well.[34] There is a significant positive impact for ROA on CAR according to research conducted by Yonira Bagiani Alifah (2014).[35] But on the contrary, the results show that ROA does not receive a positive impact on CAR based on research by Giofani Nursucita Widyawati (2017). [36]

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[33] Andrianto and M. Anang Firmansyah, *Manajemen Bank Syariah (Implementasi Teori dan Praktek)*, (Surabaya: CV. Penerbit Qiara Media, 2019), p. 168

[34] Anisa Nur Rahma, *Analisis Pengaruh CAR, FDR, NPF, dan BOPO terhadap Profitabilitas (Return On Assets) pada Bank Syariah Mandiri Tahun 2013-2017*, (Purwokerto: Unpublished Thesis, 2018), p. 4, on *http://rwpository.iainpurwokerto.ac.id,* accessed on 19th October 2020

[35] Yonira Bagiani Alifah, *Pengaruh CAR, NPL, NPF, dan BOPO terhadap Profitabilitas Bank (ROA) pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2009-2012,* (Yogyakarta: Unpublished Thesis, 2014) p. 67, dalam *http://eprints.uny.ac.id* Accessed on 19th October 2020

[36] Giofani Nursucia Widyawati, *Pengaruh CAR, NPF, OER, PPAP, dan NOM terhadap Profitabilitas pada Bank Umum Syariah Periode 2010-2015*, (Yogyakarta: Thesis, 2017), p. 72 dalam *http://eprints.uny.ac.id,* accessed on 19th October 2020

The effect of NPF (Non-Performing Financing) on the level of ROA Profitability (Return on Asset) is supported by the theory put forward by Khotibul Umam and Setiawan Budi utomo (2016).[37] The estimated success of financing depends on low refunds with high NPF. [38] Bank profitability will decrease due to bank losses caused by problematic payments indicated by high NPF. ROA receives a significant negative impact on NPF based on research conducted by Ringgit Triastiti (2016).[39] On the other hand, ROA does not have a significant but negative impact on NPF according to research by M. Aditya Ananda (2013).[40]

The effect of BOPO (Operating Expenses and Operating Income) on the level of ROA Profitability (Return on Asset) is supported by the theory put forward by Ali Suyanto Herli (2013).[41] As well as previous studies conducted by Rani Kurnia Sari (2017) In this study, according to the correlation test, operating costs and operating income (BOPO) have a weak and unidirectional relationship, and operating costs and operating income (BOPO) affect ROA according to the coefficient of determination test.[42]

The effect of FDR (Financing to Deposit Ratio) on the level of ROA Profitability (Return On Asset) is supported by the theory put forward by Arief Sugiono and Edy Untung (2017).[43] As well as previous studies conducted by Rita Septiani and Putu Vivi Lestari (2016)[44] the effect of FDR on ROA profitability the lower the FDR value, the Islamic banking can be said to be in a healthy state, meaning that the higher the FDR value, the lower the liquidity ability of the bank.

Based on this research, it states that NIM has no partial effect on ROA of PT Bank BRI Syariah. This is supported by the theory of Ferdianto Pandia (2012)[45] and this research is the same as research conducted by Usman Harun (2016),[46] and Kharirunnisa Ahmadany (2012)[47] which states that NIM has

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[37] Khotibul Umam dan Setiawan Budi Utomo, Perbankan Syariah …, p. 206

[38] Fajar Adiputra, *Pengaruh CAR, NPF, …*, hlm. 9

[39] Ringgit Triastiti, *Pengaruh NPF terhadap ROA dengan Dimediasi CAR dan BOPO pada Bank Umum Syariah di Indonesia Periode 2010-2014,* (Palembang: Skripsi, 2016), p. 88, on *http://eprint.radenfatah.ac.id* , diakses 20th October 2020

[40] M. Aditya Ananda, *Analisis Pengaruh CAR, FDR, NPF, dan BOPO terhadap ROA Bank Umum Syariah (Studi Kasus pada Bank Umum Syariah di Indonesia Periode 2010-2013),* (Medan: Tesis Tidak diterbitkan 2013), hlm. 80, on *http://repossitory.uinsu.ac.id* , accessed on 20th October 2020

[41] Ali Suyanto Herli, *Buku Pintar Pengelolaan …*, p. 139

[42] Rani Kurniasari, "Analisis Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap ROA", *Jurnal Prespektif,* Vol. 15, No. 1, 2017, p. 71-77

[43] Arief Sugiono and Edy Untung, *Analisis Laporan Keuangan,* (Jakarta: Grasindo, 2016), p. 56

[44] Rita Septiani dan Putu Vivi Lestari, "Pengaruh NPL dan LDR terhadap Profitabilitas dengan CAR sebagai Variabel Mediasi pada PT. BPR Pasarbaya Kuta", *Jurnal Manajemen,* Vol. 5, No. 1 (2016), p. 297

[45] Frianto Pandia, *Manajemen Dana dan Kesehatan Bank,* (Jakarta: Penerbit Rineka Cipta, 2012), p. 71

[46] Usman Harun, "Pengaruh Ratio-Ratio Keuangan CAR, LDR, NIM, BOPO, NPL terhadap ROA", *Jurnal Riset Bisnis dan Manajemen,* Vol. 4, No. 1, 2016, p. 79

[47] Khairunnisa Almadany, "Pengaruh *Loan to Deposit Ratio*, Biaya Operasional per Pendapatan Operasional, dan *Net Interest Margin* terhadap Profitabilitas Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia", *Jurnal Riset Akuntansi dan Bisnis,* Vol. 12, No. 2, (September 2012), p. 170

no partial effect on ROA. And not in accordance with research conducted by Muhammad Ali and Roosaleh Laksono (2017)[48] which states that NIM has a positive influence on ROA.

Based on this research, it states that third party funds have no partial effect on ROA of PT Bank BRI Syariah. The increase in third party funds, the funds allocated for lending will also increase so that it will also increase bank income which will have an impact on increasing the bank's profitability. This is supported by the theory of Muhammad (2005)[49] as well as the research of Yoli Lara Sukma (2013)[50] which states that third party funds have no partial effect on ROA. While this research is not in accordance with research conducted by Delsy Setiawati & Wiagustini (2014)[51] which states that DPK has a significant positive effect on ROA.

Based on the results of Hypothesis and Significance testing, it can be seen from the F test results that the CAR, NPF, BOPO FDR, NIM, and DPK variables together (simultaneously) have a significant effect on ROA. Furthermore, based on the test results of the coefficient of determination (R2). The Adjusted R Square value (adjusted coefficient of determination) which shows that the independent variables CAR, NPF, BOPO, FDR, NIM, and DPK together are able to explain changes or variations in the dependent variable ROA by 47.8%. While other variables not included in this study that explained changes in the dependent variable were 52.2% that were not included in the study.

Conclusion

Based on the results of research on the effect of CAR, NPF, BOPO, FDR, NIM, and DPK on Return on Assets at PT Bank BRI Syariah for the 2012-2019 period, the results of data analysis and discussion that can be found.

1. The effect of Capital Adequacy Ratio (CAR) on Profitability Return on Assets (ROA), which shows that CAR has a significant effect on ROA PT Bank BRI Syariah. This is in accordance with the theory which states that the higher the CAR, the higher the profitability of a bank. This is because banks that have high CAR are able to channel financing optimally so that they can get high profitability as well.

2. The effect of Non-Performing Financing (NPF) on Profitability Return on Assets (ROA), which shows that NPF has a significant effect on ROA of PT Bank BRI Syariah. This means that a smaller NPF condition in one period directly provides an increase in profit in the same period. In

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[48] Muhammad Ali & Roosaleh Laksono, "Pengaruh *Net Interest Margin* (NIM), Biaya Operasional terhadap Pendapatan OperasionaI (BOPO), *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) terhadap *Return On Assets* (ROA)", *Jurnal Riset Akuntansi dan Keuangan,* Vol. 3, No. 2, 2017, p. 1388

[49] Muhamad, *Manajemen Pembiayaan Bank Syariah,* (Yogyakarta: Akademi Manajemen Perusahaan YKPN, 2005), p. 1.

[50] Yoli Lara Sukma, *Pengaruh Dana Pihak Ketiga, Kecukupan Modal dan Risiko Kredit terhadap Profitabilitas (Perusahaan Perbankan yang Terdaftar di BEI)*, (Padang: Skripsi 2013), p. 15

[51] Delsy Setiawati & Wiagustini, "Pengaruh Dana Pihak Ketiga, *Non Performing Loan*, dan *Capital Adequancy Ratio* terhadap *Loan to Deposit Ratio* dan *Return On Asset* pada Sektor Perbankandi Bursa Efek Indonesia", *E-Jurnal Ekonomi dan Bisnis Universitas Udayana,* Vol. 3, No. 11, 2014, p. 667

addition, an increase in the amount of problematic financing is always followed by an increase in profit after tax.

3. The effect of Operating Costs and Operating Income (BOPO) on Profitability Return on Assets (ROA), which shows that BOPO has no partial effect on ROA PT. Bank BRI Syariah. The lower the BOPO, the higher the profitability of a bank. This is because banks that have low BOPO indicate that the more efficient the bank is in carrying out its business operational activities and is able to channel financing optimally so that it can obtain high profitability as well.

4. The effect of Financing Deposit Ratio (FDR) on Profitability Return On Assets (ROA), which shows that FDR has a significant positive effect on ROA PT. Bank BRI Syariah. This is in accordance with the theory which states that the higher the FDR, the higher the profitability of a bank. This is because banks that have high FDR are able to channel financing optimally so that they can get high profitability as well.

5. The effect of Net Interest Margin (NIM) on Profitability Return on Assets (ROA), which shows that NIM has no effect on ROA PT. Bank BRI Syariah. The greater this NIM, the increase in interest income on productive assets managed by the bank so that the possibility of a bank in problematic conditions is getting smaller.

6. The effect of Third-Party Funds (DPK) on Profitability Return On Assets (ROA), which shows that DPK has no effect on the ROA of PT Bank BRI Syariah. Increasing DPK, the funds allocated for lending will also increase so that it will also increase bank income which will have an impact on increasing bank profitability.

7. The effect of Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Operating Costs and Operating Income (BOPO), Financing Deposit Ratio (FDR), Net Interest Margin (NIM), and Third-Party Funds (DPK) on Return on Asset (ROA), which shows that CAR, NPF, BOPO, FDR, NIM, and DPK together have a significant simultaneous effect on ROA PT. Bank BRI Syariah. Based on the R square value of 47.8%. While other variables that are not included in this study that explain changes in the dependent variable are 52.2% that are not included in the study.

Suggestions

1. For PT Bank BRI Syariah

    It is hoped that the management of PT Bank BRI Syariah will be able to increase the CAR (Capital Adequacy Ratio) ratio in maximizing the available capital in order to increase bank profitability. Continue to maintain the level of the Non-Performing Financing (NPF) ratio in order to control the rate of financing that is considered substandard or even bad. Maintain the level of Operating Expenses-Operating Income (BOPO) ratio because this is directly related to operating income which has an impact on the level of liquidity. Banks must also keep the value of FDR above 90% even though the high FDR ratio will result in the bank being less liquid. Banks must maintain bank management in managing their productive assets to generate net interest

income or NIM. Continue to maintain its services so that customers who do or use the services of PT Bank BRI Syariah will increase, with this increase, of course, it also affects the increase in deposits. Increasing DPK, the funds allocated for lending will also increase so that it will also increase bank income which will have an impact on increasing bank profitability.

2. For Academics

    The results of this study are expected to be used as additional knowledge, information, reference and insight related to the research variables that have been described. Such as Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Operating Costs and Operating Income (BOPO), Financing Deposit Ratio (FDR), Net Interest Margin (NIM), Third Party Funds (DPK) and Return on Asset (ROA).

3. For Future Researchers\

    Further research is recommended to use BUSs in Indonesia so that there are more comparisons and can better assess how influential financing is on profitability. Further research is advised to add independent variables from this study with other variables that are allegedly able to affect the profitability of Islamic banks, thus the results obtained are expected to be more accurate.

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