Journal of Economics and Business Research
Vol. 2, No. 2, (2023), page 251-261
e-ISSN 3024-8515
Website : https://ejournal.uinsaid.ac.id/index.php/juebir

The Influence of CAR, FDR, NPF, and Profit Sharing Ratio on BCA Syariah's Financial Performance for The 2016-2022 Periods

Dina Christiana [a], Rizky Nur Ayuningtyas Putri [b]
[a,b] Faculty of Islamic Economics and Business, Raden Mas Said State Islamic University, Surakarta, Indonesia
Corresponding email: christianadina0@gmail.com

Article information
Publication Date: December, 31st 2023

Kata kunci: Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Finance (NPF), Profit Sharing Ratio, Return On Asset (ROA), BCA Syariah, Kinerja Keuangan

ABSTRAK
Perkembangan dunia perbankan yang pesat pada saat ini menjadi salah satu faktor mudahnya transaksi keuangan sehari-hari. Salah satu cara untuk melihat seberapa baik kinerja PT. Bank BCA Syariah adalah dari laporan keuangannya, sebagai obyek yang akan diteliti maka peneliti akan menganalisis laporan keuangan triwulan BCA Syariah yang didapat dari laman resmi OJK. Kinerja keuangan dapat dilihat dari besarnya ROA, sedangkan besarnya ROA sendiri dapat dipengaruhi oleh CAR, FDR, NPF dan *Profit Sharing Ratio*. Oleh karena itu tujuan dari penelitian ini untuk mengetahui pengaruh secara parsial dan simultan antara CAR, FDR, NPF dan *Profit Sharing Ratio* terhadap ROA BCA Syariah periode 2016-2022. Sampel dalam penelitian adalah seluruh laporan keuangan triwulan periode 2016-2022 dengan total 28 sampel dan Teknik pengambilan sampel yakni *purposive sampling*. Metode analisis yang digunakan yaitu analisis regresi linear berganda dengan bantuan program Eviews 10. Hasil penelitian menunjukkan bahwa secara parsial (1) CAR berpengaruh negatif signifikan terhadap ROA, (2) FDR, NPF dan *Profit Sharing Ratio* tidak berpengaruh signifikan terhadap ROA. Sedangkan secara simultan CAR, FDR, NPF dan *Profit Sharing Ratio* berpengaruh terhadap ROA BCA Syariah periode 2016-2022.

Keywords: Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Finance (NPF), Profit Sharing Ratio, Return On Assets (ROA), BCA Syariah, Financial Performance

ABSTRACT
The rapid development of the banking world at this time is one of the factors that makes daily financial transactions easier. One way to see how well PT is performing. BCA Syariah Bank is based on its financial reports, as the object to be studied, researchers will analyze BCA Syariah's quarterly financial reports obtained from the official OJK website. Financial performance can be seen from the size of ROA, while the size of ROA itself can be influenced by CAR, FDR, NPF and Profit Sharing Ratio. Therefore, the aim of this research is to determine the partial and simultaneous influence of CAR, FDR, NPF and Profit Sharing ratio on BCA Syariah's ROA for the 2016-2022 period. The samples in the research were all quarterly financial reports for the 2016-2022 period with a total of 28 samples and the sampling technique was purposive sampling. The analytical method used is multiple linear regression analysis with the help of the Eviews 10 program. The research results show that partially (1) CAR has a significant negatif effect on ROA, (2) FDR, NPF and Profit Sharing Ratio do not have a significant effect on ROA. Meanwhile, CAR, FDR, NPF and Profit Sharing Ratio simultaneously influence BCA Syariah's ROA for the 2016-2022 period.

Introduction

The rapid development of the banking world at this time is one of the factors making daily financial transactions easier (Aminin et al., 2023). The presence of the banking sector makes industrial development advanced (Mahdi & Aprilianto, 2023). The role of banking is very important for a country's economy. If a country's economy is good, it means that banking performance in that country is also good. Of course, this condition can help the country to know how good or bad its economic development is (Sihite & Wirman, 2021). One of the roles of banks is to help people manage their money, people who have more money can save it in the bank, then the money will be circulated by the bank by lending it to people who need money, this condition is called financing (Syachreza & Gusliana, 2020). Banks that act as financial intermediaries in carrying out their business activities are divided into two, namely conventional banks and sharia banks (Sihite & Wirman, 2021).

The sharia banking industry in Indonesia is growing rapidly, the development of sharia financial institutions has an important influence on economic continuity and is one of the reasons for strengthening the economic structure and global financial markets (Raharjanti & Muharrami, 2020). The presence of sharia banking was initially triggered by the desire of Muslims for financial services that adhere to sharia principles that avoid usury, maysir and gharar (Arseto et al., 2022). In 2021, Indonesia was ranked 2nd in the global Islamic finance industry, this shows that the Islamic finance industry is developing rapidly (Aminin et al., 2023). It is necessary to improve financial performance to provide good financial services to the state and society (Tho'in, 2022). One way to see how well a bank is performing is from its financial reports. Banks aim to generate high profits or a maximum level of profitability (Sihite & Wirman, 2021).

Financial performance is one of the factors that causes a bank to appear effective and efficient or not in carrying out its objectives (Indrayani & Anwar, 2022). To improve the development of financial performance, supervision of banks is needed. This supervision is used to prevent risks to the bank (Raharjanti & Muharrami, 2020). The level of profitability can be seen from the development of a bank's Return on Assets (ROA). ROA is very important because a bank's effectiveness can be measured using ROA by utilizing the assets it owns (Safvrizal & Alhada Faudilah Habib, 2023). In a journal written by Titi et al (2022) it is stated that in BI circular no. 13/24/DPNP 2021 explains that the ROA value can be said to be good if the value is above 1.5% (Indrayani & Anwar, 2022).

PT. Bank BCA Syariah has carried out its activities in accordance with sharia principles. In the article published on August 31 2022, it is explained that PT. Bank BCA Syariah received an idAA+/Stable rating (Double A plus; Stable Outlook) from the Indonesian Securities Rating (Pefindo). The ranking is based on the unaudited financial report as of June 30 2022 and the audited financial report as of December 31 2021. This rating strengthens BCA Syariah's position as a sharia bank that is supported by solid finances and is able to grow sustainably. Director of BCA Syariah Pranata said, "The company's ability to achieve sustainable growth is the result of implementing good corporate governance, optimal asset and liability management, and commitment to continuous product and service innovation." (PT. BCA Syariah, 2022).

In this study, researchers used PT. Bank BCA Syariah is the object whose health level will be studied by analyzing its financial performance. As for the level of development of PT's profitability. BCA Syariah Bank is as follows:

Table 1. Profitability Level of PT. BCA Syariah Bank 2016-2022

Year	ROA
2016	1,1%
2017	1,2%
2018	1,2%
2019	1,2%
2020	1,1%
2021	1,1%
2022	1,3%

(Source: Annual Report of PT. BCA Syariah Bank)

Based on the data above, it can be concluded that in 2016-2022 BCA Syariah's ROA experienced fluctuating development and the value was still below the ideal ROA value. The ROA value can be influenced by financial ratios such as Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) and Profit Sharing Ratio. According to Kasmir, he explains that ratio analysis is an analysis used to determine the relationship between ratios in a financial report, which can be from the ratios of the balance sheet financial report and profit and loss report (Kasmir, 2014). To find out whether CAR, FDR, NPF and Profit Sharing Ratio have a partial and simultaneous effect on BCA Syariah's ROA in 2016-2022, researchers are interested in conducting research with the title "The Influence of CAR, FDR, NPF and Profit Sharing Ratio on Performance BCA Syariah Finance for the 2016-2022 Period". This research is expected to be able to evaluate BCA Syariah Bank in order to improve its financial performance and increase its profitability in the following year and can add insight and can be used as a research reference related to the financial performance of Islamic banks for students or readers.

Return On Asset (ROA)

Return On Asset (ROA) is a ratio used to assess a bank's overall capacity to earn profits (Sari et al., 2023). ROA is the ratio of net profit to total assets which is used to measure the return on total assets after interest and tax (Astuti, 2022). This ratio is often associated with asset use and shows the level of efficiency of asset management carried out by the bank concerned. The assets managed are productive assets obtained from debt and capital (Anisa Nusa Putri & Musthofa, 2023). The higher the ROA value, it shows that a bank's financial performance is also good. The formula for ROA is as follows:

$$\mathbf{ROA} = \frac{\textbf{Profit before tax}}{\textbf{Average total assets}} \times \mathbf{100\%} \qquad 1.1$$

ROA can be influenced by several factors, both internal and external (Irwin Muslimin et al., 2023). This research will show how influential CAR, FDR, NPF and Profit Sharing Ratio have on ROA.

Capital Adequacy Ratio (CAR)

Capital Adequacy Ratio is a ratio used by banks to measure the bank's ability to maintain capital (Sihite & Wirman, 2021). Capital is a source of funds that banks can use to carry out their work. One important thing about funds is how to use them and ensuring they are used well. This is called fund management, namely the process of collecting and allocating public funds and funds capital to obtain the results expected by Islamic banks effectively and efficiently (Syachreza & Gusliana, 2020). The formula for CAR is as follows:

$$\mathbf{CAR} = \frac{\textbf{Capital bank}}{\textbf{Risk Weight Assets}} \times \mathbf{100\%} \qquad 1.2$$

The size of the CAR ratio value will greatly influence the ROA value of a bank, because CAR is one of the ratios owned by banks to increase profits and is an asset owned to provide funds for bank operational activities so that the higher the capital provided, the higher it will be. also the CAR value of a bank (Safvrizal & Alhada Faudilah Habib, 2023). This statement is in accordance with research conducted by (Sihite & Wirman, 2021) and (Irwin Muslimin et al., 2023).
H1 = Capital Adequacy Ratio (CAR) has a significant effect on Return On Asset (ROA).

Financing to Deposit Ratio (FDR)

Financing to Deposit Ratio is a ratio used to measure the level of bank liquidity, as well as to see the bank's ability to fulfill credit by utilizing the total assets owned by the bank (Iqbal & Anwar, 2022). This ratio is the ratio of loans provided by banks to funds received from third parties (Safvrizal & Alhada Faudilah Habib, 2023). Banks must have the management capability to carry out their intermediation function well, namely distributing financing to the community, the aim of which is to increase income so that bank profits also increase (Astuti, 2022). The formula for FDR is as follows:

$$FDR = \frac{\text{Total financing}}{\text{Total deposits}} \times 100\% \qquad 1.3$$

The higher the FDR value indicates the greater the distribution of financing to the community by the bank, this can happen because the bank has available funds. A bank's liquidity level can be categorized as healthy or good if the FDR ratio value is in the range of 50% to 85% (Anisa Nusa Putri & Musthofa, 2023). Based on research conducted by (Safvrizal & Alhada Faudilah Habib, 2023), the results showed that FDR had a significant negative effect on ROA. So it can be interpreted that the amount of loans lent does not always provide greater profits for the bank, meaning that if FDR increases then ROA will decrease.
H2 = Financing to Deposit Ratio (FDR) has a significant effect on Return On Asset (ROA).

Non Performing Finance (NPF)

Non Performing Finance (NPF) is a financial ratio that is usually used to assess whether there is a risk of loss related to the possibility of the debtor failing to pay its debt to the bank, or often also called non-current financing (Astuti, 2022). This ratio is used to measure bank management's ability to manage problematic financing (Ramadhan et al., 2022). Bank business continuity is related to the productive assets owned by the bank, so bank management must be able to monitor and analyze the quality of the productive assets owned (Syachreza & Gusliana, 2020). The formula for NPF is as follows:

$$\mathbf{NPF} = \frac{\textbf{Total funding problems}}{\textbf{Total financing}} \times \mathbf{100\%} \qquad 1.4$$

If the NPF value is low, it means that the financing problems faced by the bank are also low, but if the value is high, the bank is experiencing high financing problems. So it can be concluded that the higher the NPF value, the greater the losses experienced, therefore bank profits will also decrease, and vice versa, the lower the NPF value, the higher the profits (Abdullah, 2020). Research conducted by (Irwin Muslimin et al., 2023) shows that NPF has a significant negative impact on ROA. This means that every 1% increase in NPF will cause a decrease in the ROA value (Irwin Muslimin et al., 2023).
H3 = Non Performing Finance (NPF) has a significant effect on Return On Asset (ROA).

Profit Sharing Ratio

According to Mayasari (in Muhamat et al., 2022) the profit sharing ratio is a ratio that shows the percentage of profit sharing income obtained from musyarakah and mudharabah financing (Iqbal & Anwar, 2022). One of the objectives of sharia banking is related to profit sharing, the profit sharing ratio is used to identify how much the bank can fulfill the existence of profit sharing (Indrayani & Anwar, 2022). The formula for the profit sharing ratio is as follows:

$$\text{Profit Sharing Ratio} = \frac{\text{Mudharabah} + \text{Musyarakah}}{\text{Total financing}} \qquad 1.5$$

In this ratio, if the value is high, the ROA value will also be large, and vice versa, if the profit sharing ratio value is low, the ROA value will also decrease (Iqbal & Anwar, 2022). Based on research conducted by (Indrayani & Anwar, 2022), the results show that the profit sharing ratio has a significant negative effect on ROA. This means that profit sharing financing has not been able to increase a bank's profits properly, resulting in a slight decrease in the bank's ROA value.
H4 = Profit Sharing Ratio has a significant effect on Return On Asset (ROA).

Based on the development of the hypothesis above, the framework for thinking in this research is as follows:

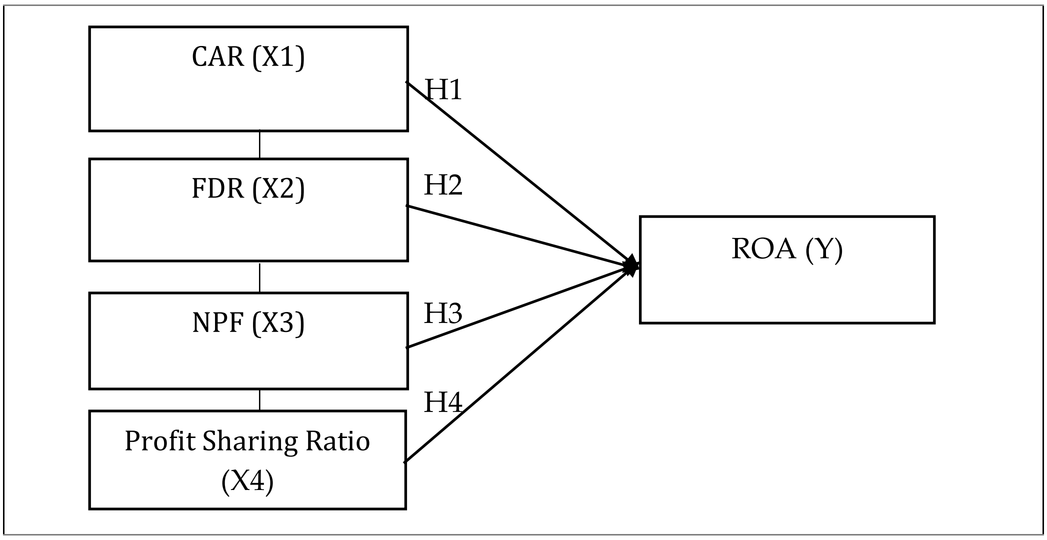


Figure 1. Research model

Method

The method used in this research is a descriptive and verification method with a quantitative approach. The descriptive analysis method is a statistical measurement method used to analyze and describe the data that has been collected, while the verification method is a method that tests the theory by testing the hypothesis. So it can be explained that the descriptive verification method is a method that aims to prove whether existing facts are true or not and explain the relationship between the variables studied by processing data which is then interpreted in statistical hypothesis testing (Sugiyono, 2017). The variables used in this research are independent variables consisting of CAR (X1), FDR (X2), NPF (X3), Profit Sharing Ratio (X4) and the dependent variable, namely ROA (Y).

The population in this research is all financial report data of PT. BCA Syariah Bank in Indonesia. Meanwhile, the sample used is all quarterly financial reports for the CAR, FDR, NPF, Profit Sharing Ratio and ROA sections at PT. BCA Syariah Bank for the 2016-2022 period, thus obtaining 28 research samples. This research uses secondary data in the form of quarterly financial reports published by the Financial Services Authority (OJK) in the 2016-2022 period. This data was obtained through the official OJK website, namely www.ojk.go.id.

The data analysis technique used is multiple linear regression analysis with classic assumption tests, namely the normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. Meanwhile, the hypothesis test uses the T-test, F-test and coefficient of determination test. Meanwhile, the analytical tool used is Eviews 10. The multiple linear regression analysis equation used is:

$$\mathbf{Y = \alpha + b1X1 + b2X2 + b3X3 + b4X4 + e}$$

Information :
Y = Profitabilitas (ROA)
α = constants
b_1, b_2, b_3, b_4 = Variable regression coefficients
X_1 = Capital Adequacy Ratio (CAR)
X_2 = Financing to Deposit Ratio (FDR)
X_3 = Net Performing Financing (NPF)
X_4 = Profit Sharing Ratio

e = error

Results and Discussion

Descriptive Statistics

This analysis is used to see the minimum to maximum points obtained from related variables (Sugiyono, 2017).

Table 2. Descriptive Statistics Results

	ROA	CAR	FDR	NPF	Profit Sharing ratio
Mean	1.033214	35.76321	89.06286	0.195357	0.863929
Median	1.040000	37.52500	88.86500	0.190000	0.855000
Maximum	1.330000	45.26000	99.60000	0.620000	0.940000
Minimum	0.760000	24.27000	79.91000	0.000000	0.790000
Std. Dev.	0.127861	6.652306	4.610416	0.179309	0.043062
Observations	28	28	28	28	28

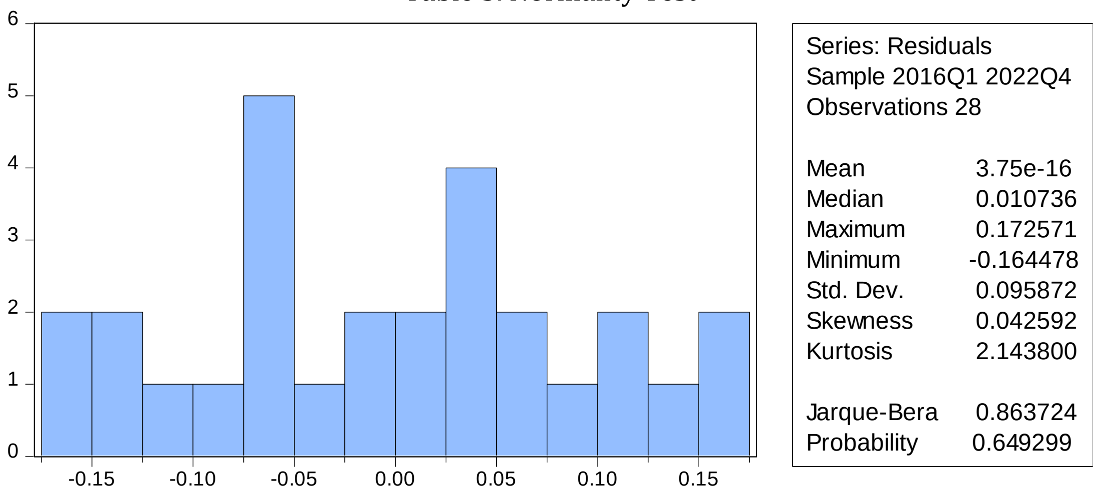
(Source: Secondary Data, 2023)

Table 2 can explain that the number of observations used in this equation is 28 observations. The average ROA is 1.03%, the highest value is 1.33% and the lowest is 0.76%, while the standard deviation is 0.12, and the average value is 1.04%. The CAR ratio has an average of 35.76%, the highest value is 45.26%, the lowest value is 24.27%, while the standard deviation is 0.12, and the middle value is 37.52%. The FDR ratio has an average of 89.06%, the highest value is 99.60%, the lowest value is 79.91%, while the standard deviation is 4.61, and the middle value is 88.86%. The NPF ratio has an average of 0.19%, the highest value is 0.62%, the lowest value is 0.00%, while the standard deviation is 0.17, and the middle value is 0.19%. The Profit Sharing Ratio has an average of 0.86%, the highest value is 0.95%, the lowest value is 0.79%, while the standard deviation is 0.04, and the middle value is 0.85%.

Normality Test

The normality test is used to measure whether the residual values have been standardized whether the regression model is normally distributed or not (Hasyim, 2021).

Table 3. Normality Test



(Source: Secondary Data, processed, 2023)

It is known that the Jarque-Bera Probability value is 0.6492 (>0.05), so it can be concluded that the data is normally distributed (passes the normality test)

Heteroscedasticity Test

Heteroscedasticity test is a test carried out to see whether there are variable variants in the regression model that are not the same. If the distribution of variance values for all independent variables is not the same, then the relationship is said to be heteroscedastic (Hasyim, 2021).

Table 4. Heteroscedasticity Test

Heteroskedasticity Test: White

F-statistic	1.683494	Prob. F(14,13)	0.1778
Obs*R-squared	18.04619	Prob. Chi-Square(14)	0.2047
Scaled explained SS	6.963784	Prob. Chi-Square(14)	0.9361

(Source: Secondary Data, processed, 2023)

It is known that the Obs*R-Squared Probability value is 0.2047 (>0.05), so it can be concluded that the heteroscedasticity test assumptions have been met or the data has passed the heteroscedasticity test.

Multicollinearity Test

The multicollinearity test is the occurrence of a nearly perfect linear correlation between two or more independent variables, between independent and dependent variables (Hasyim, 2021)

Table 5. Multicollinearity Test

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.583402	1513.930	NA
CAR	1.49E-05	51.24657	1.654583
FDR	2.67E-05	550.8758	1.419795
NPF	0.020264	3.637164	1.630304
PSR	0.422249	819.7890	1.959333

(Source: Secondary Data, processed, 2023)

It is known that the VIF value of the Independent Variable is < 10.00, so it can be concluded that multicollinearity test assumptions have been met or passed the multicollinearity test.

Autocorrelation Test (LM Test)

The autocorrelation test or LM test is used to test whether in a linear regression model there is a correlation or relationship between confounding errors in period t and the previous period. A good regression model is one that is free from autocorrelation (Safvrizal & Alhada Faudilah Habib, 2023).

Table 6. Autocorrelation Test

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.936398	Prob. F(2,21)	0.4078
Obs*R-squared	2.292606	Prob. Chi-Square(2)	0.3178

(Source: Secondary Data, processed, 2023)

It is known that the Obs*R-Squared Probability value is 0.3178 (>0.05) so it can be concluded that the autocorrelation test assumptions have been met or the data has passed the autocorrelation test.

Coefficient of Determination

According to Ghozali (in Safvrizal, 2023) analysis of the coefficient of determination in multiple linear regression is used to measure how far the model's ability to explain the dependent variables. The coefficient of determination value is between zero or one (Safvrizal & Alhada Faudilah Habib, 2023).

Table 7. Coefficient of Determination

R-squared	0.437782	Mean dependen var	1.033214
Adjusted R-squared	0.340005	S.D. dependen var	0.127861
S.E. of regression	0.103875	Akaike info criterion	-1.530829
Sum squared resid	0.248169	Schwarz criterion	-1.292936
Log likelihood	26.43161	Hannan-Quinn criter.	-1.458103
F-statistic	4.477346	Durbin-Watson stat	1.544025
Prob(F-statistic)	0.008027		

(Source: Secondary Data, processed, 2023)

It is known that the Adjusted R Square value is 0.3400, so it can be concluded that the contribution of the independent variable's influence on the dependent variable simultaneously is 34% while the remaining 66% is influenced by other variables.

Simultaneous Significant Test (F Test)

The F test is used to determine whether all independent variables have a simultaneous influence on the dependent variable or not (Safvrizal & Alhada Faudilah Habib, 2023). From table 7, it shows an F-Statistic value of 4.4773 with a prob (F-Statistic) value of 0.0080 (<0.05), it can be concluded that the independent variable has a significant effect simultaneously on the dependent variable (Y).

Individual Parameter Significance Test (T Test)

The T test is used to determine whether there is a significant influence between variables independent with the dependent variable (Safvrizal & Alhada Faudilah Habib, 2023).

Table 8. Results of Regression Equation and T Test

Variable	Coefficien t	Std. Error	t-Statistic	Prob.
C	2.096883	0.763807	2.745303	0.0115
CAR	-0.011179	0.003865	-2.891967	0.0082
FDR	-0.009552	0.005167	-1.848878	0.0774
NPF	-0.168335	0.142351	-1.182537	0.2491
PSR	0.254376	0.649807	0.391464	0.6991

(Source: Secondary Data, processed, 2023)

CAR has a t-statistic of -2.8919 with a prob value. (significance) is 0.0082 (0.05), so it can be concluded that FDR has no effect on ROA. NPF has a t-statistic of -1.1825 with a prob value. (significance) is 0.2491 (>0.05), so it can be concluded that NPF has no effect on ROA. Profit Sharing Ratio has a t-statistic of 0.3914 with a prob value. (significance) is 0.6991 (>0.05), so it can be concluded that the Profit Sharing Ratio has no effect on ROA.

Multiple Linear Regression

Multiple linear regression is a tool used to determine the influence of one or more independent variables on the dependent variable (Safvrizal & Alhada Faudilah Habib, 2023). Judging from table 8, it explains that the estimated equation model obtained is:

$$Y = 2.0968 - 0.0111X1 - 0.0095X2 - 0.1683X3 + 0.2543X4 + e$$

The constant value obtained is 2.0968, meaning that if the independent variable increases by one unit, the dependent variable will increase by 2.0968. The CAR coefficient is -0.0111, meaning that if CAR increases then ROA decreases by -0.0111. The FDR coefficient is -0.0095, meaning that if FDR increases then ROA decreases by -0.0095. The NPF coefficient is -0.1683, meaning that if NPF increases then ROA decreases by -0.1683. The Profit Sharing Ratio coefficient is 0.2543, meaning that if the Profit Sharing Ratio increases then ROA increases by 0.2543 and vice versa.

The Influence of Capital Adequacy Ratio (CAR) on Return On Assets (ROA)

Based on the results of the t test, it shows that CAR has a significant negative effect on ROA. This is stated from the test results where CAR has a t-statistic of -2.8919 with a prob value. (significance) is 0.0082 (<0.05) so it can be said that the amount of capital does not necessarily cause bank profits to increase. Banks that have large capital but cannot manage their capital well will have a negative influence on their profitability. This research is in line with Sumarlin (2016) in his empirical study on sharia banking that CAR has a significant negative effect on ROA (Sumarlin, 2016). This shows that the capital owned by the bank has a negative effect on ROA if the capital cannot run well and efficiently. From the statement above it can be concluded that H1 is accepted, with these results it is recommended for future researchers to examine more deeply the influence of CAR on PT ROA. BCA Syariah with the same sample to further strengthen the results of this research.

The Effect of Financing to Deposit Ratio (FDR) on Return On Assets (ROA)

Based on the results of the t test, it shows that FDR has no effect on ROA. This is stated from the test results where FDR has a t-statistic of -1.8488 with a prob value. (significance) is 0.0774 (>0.05) so it can be stated that high FDR will not affect ROA. This happens because the amount of loans given is not in line with the increase in profits so that there is no influence between FDR and ROA. This research is in line with (Syachreza & Gusliana, 2020), (Astuti, 2022) and (Iqbal & Anwar, 2022). From the statement above it can be concluded that H2 is rejected, with these results it is recommended for future researchers to examine more deeply the influence of FDR on PT ROA. BCA Syariah with the same sample to further strengthen the results of this research.

The Effect of Non Performing Financing (NPF) on Return On Assets (ROA)

Based on the results of the t test, it shows that NPF has no effect on ROA. This is stated from the test results where NPF has a t-statistic of -1.1825 with a prob value. (significance) is 0.2491 (>0.05) so it can be stated that high or low NPF has no effect on ROA. This happened because the problematic financing at BCA Syariah during the research period was not so large that it did not affect BCA bank's ROA. This research is in line with research conducted by (Astuti, 2022) and (Safvrizal & Alhada Faudilah Habib, 2023). From the statement above it can be concluded that H3 is rejected, with these results it is recommended for future researchers to examine more deeply the influence of NPF on PT ROA. BCA Syariah with the same sample to further strengthen the results of this research.

The Effect of Profit Sharing Ratio on Return On Assets (ROA)

Based on the results of the t test, it shows that the profit sharing ratio has no effect on ROA, this is stated from the test results where the Profit Sharing Ratio has a t-statistic of 0.3914 with a prob value (significance) is 0.6991 (>0.05) so it can be stated that high or low profit sharing ratio values have no influence on the ROA of a bank. This probably happens because the profit sharing principle at BCA Syariah is still relatively low so there is no visible influence of the profit sharing ratio on ROA. This research is in line with research conducted by (Iqbal & Anwar, 2022) on an empirical study of Sharia Commercial Banks. From the statement above it can be concluded that H4 is rejected, with these results it is recommended for future researchers to examine more deeply the influence of the Profit Sharing Ratio on PT ROA. BCA Syariah with the same sample to further strengthen the results of this research.

The Influence of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) and Profit Sharing Ratio on Return On Assets (ROA)

Based on the results of the F Test, it shows that CAR, FDR, NPF and Profit Sharing Ratio simultaneously have a significant effect on ROA. This is stated from the test where the F-Statistic value is 4.4773 with a prob (F-Statistic) value of 0.0080 (<0.05). These results are in accordance with previous research which states that CAR, FDR, NPF and Profit Sharing Ratio simultaneously have a significant effect on ROA (Iqbal & Anwar, 2022).

Conclusion

Capital Adequacy Ratio (CAR) has a significant negative effect on BCA Syariah's ROA. These results show that the higher the capital a bank has, the lower the bank's profitability and vice versa. This is because the bank is unable to manage its funds properly. Financing to Deposit Ratio (FDR) has no effect on BCA Syariah's ROA. The hypothesis of this research shows that the higher the FDR, the ROA will decrease, but the results obtained prove that there is no effect of FDR on ROA because the amount of loans given is not in line with the profitability value. Non Performing Financing (NPF) has no effect on BCA Syariah's ROA. The hypothesis of this research shows that the higher the NPF, the higher the ROA of a bank, however the results of this research show that NPF has no effect on ROA. This is possible because the value of problematic financing owned by BCA Syariah is relatively low so the impact is not visible. Profit Sharing Ratio has no effect on BCA Syariah's ROA. The hypothesis of this research shows that the higher the profit sharing, the higher the profits. However, the results obtained from this research do not show any influence on ROA, this is possible because the profit sharing principle at BCA Syariah is still relatively low so there is no visible influence of the profit sharing ratio on ROA. Meanwhile, simultaneously the Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) and Profit Sharing Ratio simultaneously influence PT's Return on Assets . BCA Syariah Bank.

Bibliography

Abdullah, A. (2020). Measuring Islamic Bank's Performance Using CAMELS And RGEC Method Based On Indonesian Financial Services Authority Circular. *Journal of Business Management Review*, *1*(4), 248–258. https://doi.org/10.47153/jbmr14.442020

Aminin, H., Hasyim, F., Muharrami, R. S. (2023). Analisis Faktor-Faktor Yang Berpotensi Pada Perkembangan *Market Share* Perbankan Syariah di Indonesia. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *8*(30), 257–275.

Anisa Nusa Putri, F., & Musthofa, M. W. (2023). The Effect of NPF, FDR, Bank Size and Covid-19 on MSME Financing of Indonesian Sharia Commercial Banks for the 2018-2021 Period. *Al Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam*, *11*(2), 73–91. https://doi.org/10.37812/aliqtishod.v11i2.885

Arseto, D. D., Arfah, Y., & Siregar, S. (2022). The Effect of Capital Adequacy Rasio (CAR) and Liquidity on Profitability of Islamic Comercial Banks in Indonesia for The 2015-2019 Period. *International Journal of Multidisciplinary Research and Analysis*, *08*(01), 909–915. https://doi.org/10.47191/ijmra/v5-i1-04

Astuti, R. P. (2022). Pengaruh CAR, FDR, NPF, Dan BOPO Terhadap Profitabilitas Perbankan Syariah. *Jurnal Ilmiah Ekonomi Islam*, *8*(03), 3213–3223. http://dx.doi.org/10.29040/jiei.v8i3.6100

Indrayani, T., & Anwar, S. (2022). Analisis Pengaruh Intellectual Capital, Profit Sharing Ratio, Zakat Performance Ratio, Islamic Income Ratio Dan Income Diversification Terhadap Return on Asset.

Jurnal Revenue : Jurnal Ilmiah Akuntansi, *2*(2), 271–281. https://doi.org/10.46306/rev.v2i2.70

Iqbal, M., & Anwar, S. (2022). Pengaruh Capital Adequacy Ratio, Non Performing Financing, Financing To Deposit Ratio, Operational Efficiency Ratio, Dan Profit Sharing Ratio Terhadap Kinerja Keuangan Bank Umum Syariah. *Jurnal Revenue : Jurnal Ilmiah Akuntansi*, *2*(2), 259–270. https://doi.org/10.46306/rev.v2i2.69

Irwin Muslimin, M., Nurwahidin, & Hannase, M. (2023). Determinants of Return On Asset (ROA) at Sharia Commercial Banks 2016 – 2021. *Al Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam*, *11*(2), 1–18. https://doi.org/10.37812/aliqtishod.v11i2.669

Kasmir. (2014). *Analisis Laporan Keuangan, 7th ed*.

Mahdi, F. M., & Aprilianto, F. (2023). The Impact Of Financing Product Scheme To Islamic Banking Financial Performance. *Jurnal Ilmiah Ekonomi Islam*, *9*(03), 3356–3363.

PT. BCA Syariah. (2022). *BCA Syariah Raih Peringkat idAA+ dari Pefindo*. *31*(Agustus).

Raharjanti, A. I., & Muharrami, R. S. (2020). The Effect of Good Corporate Governance and Islamicity Financial Performance Index of Internal Fraud Sharia Banking Period 2014-2017. *Journal of Business Management Review*, *1*(1), 061–075. https://doi.org/10.47153/jbmr. v1i1.13

Ramadhan, M. S., Iskandar, R., Suhaety, Y., & Hayat, N. (2022). The Effect of Internal Factors and Exchange Rate on Sharia Banking Liquidity in Indonesia. *Journal of Business and Management Review*, *3*(5), 387–399. https://doi.org/10.47153/jbmr35.3572022

Safvrizal, & Alhada Faudilah Habib, M. (2023). Pengaruh Capital Adequacy Ratio (CAR), Financing To Deposit Ratio (FDR), Non Performing Financing (NPF), Biaya Operasional Dan Pendapatan Operasional (BOPO) Terhadap Return on Asset (ROA) Bca Syariah Periode 2013-2022. *Jurnal Ekonometrika Manajemen, Akuntansi Dan Perbankan Syari'ah*, *12*(1), 222–241.

Sari, A. P., Nur, M. A., & Sukardi, B. (2023). Pengaruh Rasio Keuangan Terhadap Pembiayaan Bermasalah PT Bank Muamalat Tbk. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, *5*(1), 67–82. https://doi.org/10.24239/jipsya.v5i1.191.67-82

Sihite, A. H. R., & Wirman. (2021). Pengaruh Capital Adequacy Ratio (CAR) Dan Financing To Deposit Ratio (FDR) Terhadap Profitabilitas Bank Umum Syariah Di Indonesia. *Maro; Jurnal Ekonomi Syariah Dan Binsin*, *4*(November), 1–8.

Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*.

Sumarlin. (2016). Analisis Pengaruh Inflasi, CAR, FDR, BOPO, dan NPF Terhadap Profitabilitas Perbankan Syariah. *Assets*, *6*(2), 296–313.

Syachreza, D., & Gusliana, R. (2020). Analisis Pengaruh CAR , NPF , FDR , Bank Size , BOPO Terhadap Kinerja Keuangan Bank Umum Syariah Di Indonesia. *Jurnal Akuntansi Dan Manajemen*, *17*(01), 25–37.

Tho'in, M. (2022). Effect of Financing to Deposit Ratio and Operational Efficiency on Profitability (ROA) with NPF as Intervening in Islamic Banks. *Jurnal Ilmiah Ekonomi Islam*, *8*(02), 2020–2026.