ABSTRACT

Banking is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms to improve people's living standards. The existence of Islamic banking in Indonesia is currently increasing as evidenced by the results of a survey from the Islamic Finance Country Index from the Islamic Finance Report world, that Islamic finance ranks first.

This study was conducted to examine the effect of the CAR, NPF, and BOPO variables on ROA. The problem in this study is the research gap and the phenomenon of the gap from the data of Islamic commercial banks in Indonesia. By showing the gap phenomenon, the CAR value variable from 20.59% to 21.64% but ROA decreased from 1.73% to 1.40%, this is contrary to the theory which states that CAR has a positive effect on ROA, as well as the NPF variable, shows that it has decreased and ROA has also decreased, thus contradicting the theory which reveals that NPF has a negative effect on ROA. From this gap phenomenon, further research needs to be done.

The sampling technique used is purposive sampling with the criteria of Islamic commercial banks in Indonesia that present financial statements. The data is obtained from Islamic banking financial reports published by the Financial Services Authority. Obtained a total population of 14 Islamic commercial banks registered with the Financial Services Authority. The data analysis method used in this study is multiple regression analysis using SPSS version 22.

From the results of the F statistical test, it shows that the Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Operational Income Operational Costs (BOPO) simultaneously have an effect on Return On Assets (ROA). Based on the results of t statistics, it can be concluded that the Capital Adequacy Ratio (CAR) and Non-Performing Financing (NPF) partially have no significant effect on the Capital Adequacy Ratio (CAR) while the Operational Cost of Operating Income (BOPO) partially has a significant effect on the Capital Adequacy Ratio (CAR).

Keywords: Profitability, CAR, NPF, and BOPO