

## ABSTRACT

*Bank Syariah Indonesia is the result of a merger from three State – Owned Sharia Commercial Bank: PT. Bank Syariah Mandiri, PT. Bank BRISyariah, and PT. Bank BNI Syariah. The study aims to analyze the effect of CAR, BOPO, NPF, and FDR on Return on Assets (ROA) at Bank Syariah Indonesia after the merger in the period 2021 - 2024. The study consists of four independent variables: CAR, BOPO, NPF, FDR and one dependent variable: Return on Assets (ROA).*

*This study uses secondary data consisting of 3 years, from 2021 to 2024 with 15 observation data obtained from quarterly financial reports of Bank Syariah Indonesia. The method of analysis used for the research is multiple linear regression. The data was analyzed by using IBM SPSS Statistics 26.*

*The results of this study show that CAR, BOPO, NPF and FDR are simultaneously having an effect on Return on Assets of Bank Syariah Indonesia. Partially, CAR has a significantly positive effect on Return on Assets, BOPO has a significantly negative effect on Return on Assets. Meanwhile NPF has a insignificant negative effect on Return on Assets and FDR has a insignificant positive effect on Return on Asset.*

***Keywords: ROA, CAR, BOPO, FDR, NPF***