

## **ABSTRAK**

**Karina Rializa Suhud, 2022.** Faktor-faktor yang mempengaruhi Profitabilitas Bank Umum Syariah (Studi pada Bank Umum Syariah di ASEAN Tahun 2016-2020) Ketua Komisi: Suwito, Anggota Komisi: Nurdin.

Tujuan penelitian ini adalah: Untuk menganalisis *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), *Bank Size*, Inflasi dan Pertumbuhan Ekonomi berpengaruh terhadap Profitabilitas. Populasi pada penelitian ini adalah seluruh bank umum syariah yang berada di wilayah ASEAN periode 2016-2020. Sampel dalam penelitian ini adalah bank umum syariah yang ada di 5 negara yaitu Indonesia, Malaysia, Brunei Darussalam, Thailand dan Philippines. Alat uji yang digunakan adalah analisis regresi data panel dengan menggunakan Eviews 12 sebagai alat uji statistic.

Hasil penelitian ini menunjukkan bahwa : Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh terhadap Profitabilitas. Sedangkan, *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), *Bank Size*, Inflasi, dan Pertumbuhan Ekonomi tidak berpengaruh terhadap Profitabilitas.

**Kata Kunci: Profitabilitas, *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), *Bank Size*, Inflasi, dan Pertumbuhan Ekonomi.**

## **ABSTRACT**

**Karina Rializa Suhud, 2022.** *Factors Affecting Profitability of Islamic Commercial Banks (Study on Sharia Commercial Banks in ASEAN 2016-2020)* Chairman Commission : Suwito, Members Commission : Nurdin.

*The purposes of this study are: To analyze the Capital Adequacy Ratio (CAR), Operating Costs of Operating Income (BOPO), Financing to Deposit Ratio (FDR), Bank Size, Inflation and Economic Growth affect Profitability. The population in this study were all Islamic commercial banks in the ASEAN region for the 2016-2020 period. The samples in this study were Islamic commercial banks in 5 countries, namely Indonesia, Malaysia, Brunei Darussalam, Thailand and the Philippines. The test tool used is panel data regression analysis using Eviews 12 as a statistical test tool.*

*The results of this study indicate that: Operating Costs of Operating Income (BOPO) have an effect on Profitability. Meanwhile, Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Bank Size, Inflation, and Economic Growth have no effect on Profitability.*

**Keywords: Profitability, Capital Adequacy Ratio (CAR), Operating Cost of Operating Income (BOPO), Financing to Deposit Ratio (FDR), Bank Size, Inflation, and Economic Growth.**