

ABSTRACT

INFLUENCE OF INFLATION, NPF, AND CAR ON RETURN ON ASSETS (ROA) AT BANK BTPN SYARIAH 2014-2021 PERIOD

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Inflation is a condition that indicates a weakening of purchasing power followed by a decrease in the real (intrinsic) value of a country's currency. Profitability is used to measure a bank's ability to earn profits by utilizing its assets. Profitability also describes a profit that can be generated by a company. Profitability allows the bank to maintain a certain risk profile and provides a basis for short-term problems. One of the indicators used in measuring the value of profitability is Return On Assets (ROA). Financial ratios that affect the value of Return On Assets (ROA) are Non Performing Financing (NPF) and Capital Adequacy Ratio (CAR). This study aims to determine the effect of Inflation, NPF, and CAR on Return On Assets (ROA) at Bank BTPN Syariah for the 2014-2021 period. The population in this study is the Financial Statements of Bank BTPN Syariah from 2014-2021. Sampling there are 32 data obtained from the Quarterly Financial Statements of Bank BTPN Syariah from 2014-2021. Data analysis techniques in the form of descriptive statistics, validity test, reliability test, classical assumption test, multiple linear regression analysis, and hypothesis testing. The results showed that the variables of inflation, NPF, and CAR simultaneously had a significant effect on ROA. Inflation variable has a significant effect on ROA. While the NPF and CAR variables have no significant effect on ROA. From the results of the coefficient of determination test, it shows that the Adjusted value is 0.439 or the equivalent of 43.9%. This means that inflation, NPF, and CAR affect the profitability level of Bank BTPN Syariah's Return On Assets (ROA) for the 2014-2021 period by 43.9% and the remaining 56.1% is influenced by other factors not examined in this study.

Keywords: *Inflation, NPF, CAR, ROA*

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