

Analisis financing to deposit ratio, return on asset, dan non performing financing pada bank X syariah = Analysis of financing to deposit ratio, return on asset, and non performing financing in bank X syariah

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Abstrak

ABSTRACT

Penelitian ini dilakukan untuk menilai rasio Financing to Deposit Ratio (FDR), Return on Asset (ROA), dan Non Performing Financing (NPF) pada Bank X Syariah. Selain itu pada penelitian ini akan membahas mengenai hubungan FDR terhadap ROA serta pengaruh FDR terhadap Cost of Money (COF). Teknik pengumpulan data yang dilakukan dalam penelitian ini adalah studi kepustakaan dan wawancara. Hasil dari penelitian ini adalah tingkat FDR Bank X Syariah cukup baik, sedangkan tingkat ROA dan NPF Bank X Syariah sudah sangat baik. ROA dan COF Bank X Syariah mendapat pengaruh dari tingkat FDR bank.

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ABSTRACT

This research was conducted to assess the Financing to Deposit Ratio (FDR), Return on Assets (ROA), and Non Performing Financing (NPF) ratios at Bank X Syariah. In addition, this study will discuss the relationship between FDR and ROA and the effect of FDR on Cost of Money (COF). Data collection techniques carried out in this study were library studies and interviews. The results of this study are that Bank X Syariah's FDR level is quite good, while Bank X Syariahs ROA and NPF rates have been very good. Bank X Syariahs ROA and COF are affected by the banks FDR level.