THE EFFECT OF ALMA RELATIONSHIP IMPLEMENTATION ON SHARIA BANGKING IN INDONESIA

ARTIKEL

Diajukan Kepada
Fakultas Ekonomi dan Bisnis Islam
Universitas Islam Negeri Raden Mas Said Surakarta
Untuk Memenuhi Sebagian Persyaratan Guna
Memperoleh Gelar Sarjana

Oleh :

Intan Amalia Qur'anna
20.52.31.103

PROGRAM STUDI PERBANKAN SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
UNIVERSITAS ISLAM NEGERI RADEN MAS SAID
SURAKARTA
2024

LEMBAR PENGESAHAN

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Dalam Bidang Perbankan Syariah

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Surakarta, 26 Februari 2024

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Demikian, atas dikabulkannya permohonan ini disampaikan terimakasih.

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MOTTO

"Sembilan bulan ibuku merakit tubuhku untuk menjadi mesin penghancur badai,
maka tak pantas aku tumbang hanya karena mulut seseorang."

"Orang lain tidak akan bisa paham *struggle* dan masa sulitnya kita, yang mereka ingin tahu hanya bagian *seccess stories*. Berjuanglah untuk dirimu sendiri walaupun tidak ada yang tepuk tangan. Kelak diri kita di masa depan akan sangat bangga dengan apa yang kita perjuangkan hari ini. Tetap berjuang ya!"

Allah tidak akan membebani seseorang melainkan sesuai dengan

kesanggupannya"
(QS. Al Baqarah 2:286)

"Karena sesungguhnya sesudah kesulitan ada kemudahan. Sesungguhnya sesudah kesulitan ada kemudahan"
(QS. Al Insyirah 94:5-6)

"Tidak ada kesuksesan tanpa kerja keras, tidak ada keberhasilan tanpa kebersamaan,
Dan tidak ada kemudahan tanpa Do'a"

(Ridwan Kamil)

"Tidak ada kata menyerah didalam hati seorang pejuang, menang kalah biasa,
jangankan menang kalah, mati dalam pertempuran kita siap".

(Prabowo Subianto)

"Terbentur, Terbentur, Terbentur, Terbentuk"

(Tan Malaka)

PERSEMBAHAN

Assalamu'alaikum wr.wb.

Dengan mengucapkan syukur Alhamdulillahirobbii alamiin, sungguh sebuah perjuangan yang cukup panjang telah aku lalui untuk mendapatkan gelar sarjana ini. Rasa syukur dan bahagia yang kurasakan ini akan aku persembahkan kepada orang-orang yang ku sayangi dan berarti dalam hidupku:

1. Cinta pertama saya, Seseorang yang biasa saya sebut Bapak Alm. Satoto. Alhamdulillah kini penulis sudah berada di tahap ini, menyelesaikan karya tulis sederhana ini sebagai perwujudan terakhir sebelum engkau benar-benar pergi. Terimakasih sudah menghantarkan saya di tempat ini, Walaupun pada akhirnya saya harus berjuang tertatih sendiri tanpa kau temani lagi. Saya persembahkan karya tulis sederhana dan gelar ini untuk Bapak.

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8. Pintu Surgaku, Mamaku Wantini terima kasih sebesar-besarnya penulis berikan kepada beliau atas segala bentuk bantuan, semangat, pengorbanan, tulus kasih dan doa yang di berikan selama ini. Terimakasih atas nasehat yang di berikan meski kadang pikiranku tidak sejalan, Terimakasih atas kesabaran dan kebesaran hati menghadapi penulis yang keras kepala. Semoga mamak sehat dan bahagia selalu.

9. Saudara dan keluarga besarku om tante yang selalu memberikan dorongan dan motivasi hingga bisa ke tahap saat ini. Semoga selalu diberkahi dan diberikan kesehatan.

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Penulis

THE EFFECT OF ALMA RELATIONSHIP IMPLEMENTATION ON SHARIA BANGKING IN INDONESIA

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Abstract

This study aims to determine the effect of ALMA on BUS's financial performance in 2017-2022. ALMA is an activity to optimize the balance sheet structure of Islamic banks in alternative ways available to maximize profits while limiting risk to a minimum. The research method used is quantitative, with multiple linear regression analysis using SPSS program assistance tools, tests carried out such as regression tests and classical assumption tests with exogenous variables, namely ALMA and endogenous variables are financial performance. This research takes data from BUS's annual financial statements, data obtained from the OJK website in the annual financial statements of Islamic commercial banks for the 2017-2022 period. Sampling using purposive sampling is based on the criteria of banking companies registered in BUS in 2017-2022. This study found that ALMA on the CAR and FDR variables had no effect on Financial Performance on the ROA variable. Meanwhile, NIM affects Financial Performance on the ROA variable. The results of data processing show that CAR has no effect on ROA with a significant value of 0.165 and NIM has an effect on ROA with a significant value of 0.022 while FDR has no effect on ROA with a significant value of 0.135.

Keywords: *Asset Liability Management, Financial Perfomance*

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh ALMA terhadap kinerja keuangan BUS tahun 2017-2022. ALMA adalah kegiatan mengoptimalkan struktur neraca bank syariah dengan cara alternatif yang tersedia untuk memaksimalkan laba sekaligus membatasi resiko menjadi sekecil mungkin. Metode penelitian yang digunakan adalah kuantitatif, dengan analisis regresi linier berganda menggunakan alat bantuan program SPSS, pengujian yang dilakukan seperti uji regresi dan uji asumsi klasik dengan variabel eksogen yaitu ALMA dan variabel endogen adalah kinerja keuangan. Penelitian ini mengambil data dari laporan keuangan tahunan BUS, data diperoleh dari website OJK pada laporan keuangan tahunan bank umum syariah periode 2017-2022. Penentuan sampel menggunakan purposive sampling yaitu berdasarkan kriteria perusahaan perbankan yang terdaftar di BUS tahun 2017-2022. Penelitian ini menemukan bahwa ALMA pada variabel CAR dan FDR tidak berpengaruh terhadap Kinerja Keuangan pada variabel ROA. Sedangkan NIM berpengaruh terhadap Kinerja Keuangan pada variabel ROA. Hasil olah data menunjukkan bahwa CAR tidak berpengaruh terhadap ROA dengan nilai

signifikan sebesar 0.165 dan NIM berpengaruh terhadap ROA dengan nilai signifikan sebesar 0.022 sedangkan FDR tidak berpengaruh terhadap ROA dengan nilai signifikan sebesar 0.135.

Kata Kunci: *Asset Liability Management, Kinerja Keuangan*

Introduction

In economic life from the past until now, the banking world is very important so that it cannot be separated. Banking support is used in almost all economic activities as a financial institution that can help run a business such as in terms of funding (Hariono & Azizuddin, 2022). According to Law Number 10 of 1998, what is meant by a bank is a business entity that collects funds from the public in the form of deposits and distributes to the community in the form of credit and or other forms in order to improve the standard of living of many people. (Chintia, 2022). In Indonesia, the Islamic banking industry is growing rapidly. Based on data from the Financial Services Authority (OJK), there are currently 13 National Banks categorized as Sharia Commercial Banks (BUS), with the number of offices (KC / KCP / KK) reaching 2,007 units (Zuhri & Asiyah, 2023). As an economic entity, Islamic banking usually has a short-term goal, namely that the profits obtained are utilized optimally through the empowerment of available resources and long-term aims to increase the company's value as reflected in the stock price(Muliadi, 2022).

The banking sector is a crucial sector that affects economic growth in Indonesia. Banking is considered the main source of economic financing, so policymakers must understand how to maintain a profitable yet stable banking sector. (Putri & Syafruddin, 2023). According to (Khaerun Cahya, 2015) The development of Islamic banking both in quantity and quality although still relatively low, but continues to increase from year to year. This makes the trust of the government and monetary authorities stronger by issuing Islamic banking as an effort to optimize the development of the bank (Agustin, 2020). The implementation of Islamic banking with Islamic economic principles is not based on time value of money, is not speculative, does not use two prices in one good or two transactions in one contract, uses bank money as a commodity, and prohibits riba in various forms without exception (Sjam & Canggih, 2022).

The growth of total Islamic banking assets can have a beneficial impact and can stimulate national economic growth. This is because Islamic banks are considered relatively less vulnerable to a country's economic crisis (Imam &; Kpodar, 2015) in addition, Islamic banks also have better capital, have higher asset quality, and tend not to experience disintermediation during crises compared to conventional banks(Rahmalia, 2022). The crisis in the banking sector is increasing, therefore the supply of funds available in the banking industry will decrease (Louhenapessy &; Rijoly, 2022). Meanwhile, banks still have to pay operational costs and expand the profit-sharing ratio to third-party fund owners, causing a decrease in funding in conventional and Islamic banks. (Fatkhur Rohman Albanjari & Catur Kurniawan, 2022)

Discussing the asset management system cannot be separated from management responsibilities. The two systems are like two sides of a coin that are interconnected. That is why, most sources of Islamic bank assets are obtained from deposits, even though Islamic banks have capital, their liabilities are more dominant than their capital. As a result, the development of assets is affected by an increase in liabilities. Judging from the composition of the balance sheet of Islamic banks, it can be seen on the kiro side of the assets owned, while the right side shows the obligations that must be fulfilled by stakeholders. To balance these two sides, Islamic banks need an effective and efficient management system. For this reason, Islamic banks apply the responsibility of ALMA / Asset Liability Management (Choirunnisak, 2022). As an important institution in the economy, it is necessary to supervise good performance by banking regulators. One indicator to assess a bank's financial performance is to look at its profitability. The higher the profitability, the better the company's financial performance(Budi Sukardi, 2016).

A Bank is a type of financial institution that primaliry serves as a bridge between individuals who have exstra money and others who need it. In order to keep costumers confident in banking operations, bank must offer enough capital (Economics et al., 2023).Commercial banks and Islamic banks are oriented towards profit generation. So that in its operations the bank must be able to maintain good financial performance, especially the level of profitability and liquidity. Bank in the implementation of operational activities. It really needs strong capital in order to build bank conditions that

are trusted by the public. The image development is carried out with a commitment to maintain and maintain public trust in the bank. The realization of this commitment is carried out by the bank by providing adequate capital, capital management facilities that can develop asset earnings, and can maintain profitability and liquidity levels. The fulfillment of this commitment shows a great effort in banking in maintaining public trust (Rifuddin & Dwiyanti, 2018). Islamic banking financial institutions are one of the most dominant and much needed business activities in the economy of modern society. Based on these facts. Muslims need to build banking institutions that can meet the needs of the Muslim community to be able to take advantage of usury-free banking services. (Adinugroho, n.d.)

As Agent of Trust. Banking entities must be able to demonstrate their ability to manage funds entrusted by the public as much as possible. Competition between banking entities in gaining public trust also increasingly encourages progress in technology and innovation with the aim of being able to continue to survive in carrying out their business activities. In business banking activities carried out to achieve profit conditions at banks by carrying out an integrated process in controlling assets and liabilities is known as ALMA (Yuman Firmasnyah, 2022).

According to PSAK No. 16 revised in 2011, assets are all assets owned by individuals or groups that are tangible or intangible that have value will have benefits for each person or company. Asset liability management (ALMA) is the main focus of attention of banking management in business expansion. The results of a study from Rifuddin (2018) show that bank management has a great responsibility and is very important in improving the performance and development of its liability assets. This condition affects the form of policy by bank management, among others, by strengthening the adequacy of the capital structure at the accepted limit, maintaining liquidity position, and determining value loss reserves. Then banks externally formulate strategies to increase and maintain market confidence, provide stimulus for the birth of innovations that can drive the real sector and build partnerships with related institutions to develop sectors such as tourism, export-import industries and product substitution. This control is very important for the company and has a major impact on the performance of both the company and employees. Asset liability management (ALMA)

can be viewed as a short-term plan by monitoring the balance sheet. This makes it possible to achieve maximum interest margin (net interest margin) and minimize potential volatility. ALMA can also be seen as one of the strategies to implement the strategy of the fund or financial sector. According to Suhendra (2017), banking is an intermediary institution that has an important role in the development of the financial sector. The bank intermediation function is the main driver of activity in all sectors of the economy with the flow of funds from less productive parties to manage funds to productive parties so that this will help encourage economic activity to be more efficient and dynamic(Ema et al., 2023).

It can be seen from the composition of Islamic bank balance sheets that the left side is the assets owned, and the right side is the liabilities to stakeholders. To balance these two aspects, Islamic banks need an effective and efficient management system. Therefore, Islamic banks implement Asset Liability Management (Pembiayaan et al., 2021). Asset and Liability Management is the activity of optimizing the balance sheet structure of Islamic banks with various alternatives available to maximize profits while limiting risk to as little as possible. The concept of ALMA is not only applied to Islamic banking but has been applied to conventional banks, not the concept is an adoption of conventional theory. This is of course still questionable suitability, especially for Islamic banks to fully adopt the ALMA concept (Muslina, 2016). In general, the financial performance of banks can be seen from the ability of management to earn profits (SFAC No.1). One of the ratios used as an indicator of the level of profitability in banking companies is Return On Asset (ROA) where this ratio looks at the company's ability to generate profits by utilizing the assets owned(Setyarini, 2020).

Financial performance is a picture of the work of a company by looking at the results of the financial statements of a particular company in a certain period by taking into account related variables. Banking financial performance is a picture of the results of banking performance in a certain period. This picture is usually presented in the year's financial statements published by banks. In the financial statements, various performance measurement variables are presented, especially usually the measure of financial performance of banks is from their financial ratios. Financial performance is important for banks, stakeholders and investors to give an idea of how well a particular

bank is performing. For banks related to performance analysis, this can be a material for future performance evaluation, for stakeholders to determine investment decision making. Therefore, this study is described to discuss the suitability of the concept of Asset and Liability Management (ALMA) with financial performance(Rahmat Hidayat, 2020).

The performance of Islamic banks and the economy is determined by several factors. Capital and inflation are factors that determine the profitability of Islamic banking. Islamic bank financing capital, inflation and monetary policy instruments are factors affecting economic growth (Setiawan, 2021). One of the main indicators used as the basis for assessment is the financial statements of the bank concerned. Based on the financial statements, a number of financial ratios that are commonly used as the basis for predicting the effect of ALMA on the financial performance of the company can be calculated. According to (Munawir, 2002) the results of financial statement analysis will help interpret various relationships regarding the prediction of the bank's future whether it can survive or not(Muharrami & Sinta, 2018).

RANGKUMAN LAPORAN KEUANGAN BUS
(BANK UMUM SYARIAH)
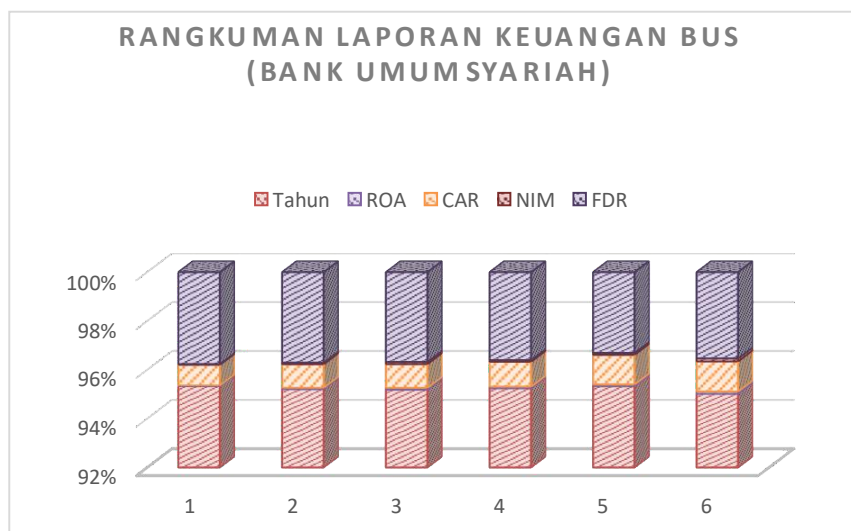
Information:

ROA : Retrun On Asset, CAR : Capital Adequacy Ratio, NIM : Net Interest Margin, FDR : Financing to Deposit Ratio. The table above shows the overall financial performance of Sharia Commercial Banks for the period 2017-2022 from year to year.

The ROA of Islamic commercial banks fluctuate, CAR increases, and FDR fluctuates. This summary of data from the Sharia Commercial Bank Statistics Data of the Financial Services Authority is used as the basis for research. This study aims to measure the financial performance of Islamic banks registered with the Financial Services Authority using certain predetermined criteria, namely reasonable growth, maximum revenue or profit, maintaining liquidity adequacy, forming reserves to guard against certain things that may arise, maintaining or maintaining public funds entrusted through reasonable or prudent bank activities to meet public credit needs. ALMA is a short-term management technique to anticipate changes that result in fluctuations in the Bank's income. The better the bank's ability to earn revenue, the better the banking company's performance and shareholder prosperity.

This study will analyze the effect of ALMA's relationship on the financial performance of Sharia Commercial Banks registered with the Financial Services Authority in the 2017-2022 period by taking into account the details of banking financial statements. The benefit of the analysis is to measure the health of Islamic banks in Indonesia by using more financial ratios with financial statement data of Sharia Commercial Banks registered with the Financial Services Authority, as well as being able to improve banking performance and state that ALMA makes a positive contribution to banking. The novelty of this study from previous studies lies in the variables and bank differences. In previous research by Rustam DM. The ALMA variable as an independent variable and the financial performance variable as an intervening variable then the company value as an endogenous variable. This study aims to analyze how ALMA affects financial performance with entity value in banks listed on the IDX.(Yuman Firmasnyah, 2022)

This study was conducted by trying to examine how ALMA as a management system can be formulated as a control process and choosing ALMA variables as exogenous variables and financial performance as endogenous variables. The object of this study is in Islamic commercial bank banking companies in Indonesia, so this study aims to determine the effect of the implementation of ALMA relationships on the financial performance of Islamic commercial banks (BUS) in Indonesia. The results of

the study are expected to be reference material for those who are interested in deepening ALMA on financial performance.

Relevant Previous Research

In a previous study, by R. Raranta who examined Islamic Banking Strategy in Asset and Liability Management. The purpose of this study is for readers to know what Islamic banking is and know strategies in managing assets and liabilities because the nature of this research is qualitative descriptive.(Raranta, 2020) The difference from the research conducted is in terms of the nature of the research, namely quantitative research to determine the effect of ALMA on the financial performance of Islamic banks registered with Sharia Commercial Banks in Indonesia.

Furthermore, in previous research by Burhan Rifuddin and St. Atikah Dwiyanti who analyzed the Effect of Asset Liability Management on Bank Performance (Comparative Study at PT. Bank Rakyat Indonesia, Tbk. and PT. BRISyariah Bank). The results of the analysis show that Asset Liability Management has no effect on the performance of conventional banks (PT. Bank Rakyat Indonesia, Tbk). While the results of the Asset Liability Management analysis have a significant effect on the performance of Sharia Banks (PT. Bank BRISyariah, Tbk).(Rifuddin & Dwiyanti, 2018). The difference from the research conducted will compare the Financial Performance of Islamic Banks registered with Sharia Commercial Banks while the research conducted by Burhan Rifuddin and St. Atikah Dwiyanti is only the financial performance of conventional banks (PT. Bank Rakyat Indonesia, Tbk) and Islamic banks (PT. Bank BRISyariah, Tbk.) just.

Furthermore, in a previous study by S. Maulidi who examined the effect of financial ratios on the performance of Sharia Commercial Banks (BUS) for the 2019-2021 period, who knew the influence of CAR, NPF, FDR, and ROA on Sharia Commercial Banks (BUS) for the 2019-2021 period. The method used is a quantitative descriptive method and the sample is the quarterly financial statements of Sharia Commercial Banks for 2019-2021. Samples were collected using purposive and multiple linear regression to analyze the data. The results of this study found that CAR and NPF had a significant effect on ROA in Islamic banking while FDR did not have a

significant effect on ROA (Muliadi, 2022). The difference from the research carried out lies in the difference in variables, namely ROA, CAR, NIM and FDR. And in the research year, which is 2017-2022. The method used is quantitative with the analysis sample used multiple linear regression. Automatically the results of previous studies will be different from the results of this study because the variables are different.

Furthermore, in previous research by Rustam DM which examined the Effect of ALMA on Financial Performance and Entity Value in banks listed on the IDX. This study found that ALMA negatively affects company performance. ALMA through indirect company performance and significant to the company value of several banks listed on the IDX. The optimal application of ALMA allows all series of banking activities to be effective, efficient and effective. The difference from the research to be carried out lies in the differences in banks that will be researched and the research that will be carried out leads to ALMA on the financial performance of Islamic Commercial Banks (BUS).(Yuman Firmasnyah, 2022)

Literature Review

1.   Sharia Bank Islamic

Sharia Bank Islamic banks are banks that carry out business activities based on the principles of Islamic sharia in all aspects. Islamic Sharia, among others, prohibits dealing with interest and conducting transactions of unknown fate (*gharar*), in addition to requiring halal transactions (*halal*) and also requiring Muslims to pay religious retribution in the form of zakat. Eliminating interest from their transactions is a basic principle of Islamic banking. Based on this definition, it can be said that for conventional banks, the main goal is to maximize profits, this is in line with the capitalist worldview in which they are established. This situation does not occur in Islamic banks because they are founded on the basis of Islam. Although banks are seen as separate and legitimate entities, they are in reality run by humans (Aravik & Hamzani, 2021).

Islamic banks are thus run by Muslims and the ultimate goal of a true Muslim is success in the world and in the Hereafter by pleasing Allah Almighty in all his dealings. Therefore, Islamic banks have an end goal. This does not mean that profit is not the

main goal of Islamic banks. On the contrary, Islamic bank managers are expected to make earnest efforts to generate reasonable profits for savers and shareholders, but still apply Islamic principles in all their transactions (Haniffah, 2002). So unlike conventional banks, profit maximization is not the main goal of Islamic banks, because Islamic banks must incorporate profit and morality into their goals (Mardliyyah et al., 2020).

2.   Financial Performance

According to Miskhin (2001) states that the financial performance of a bank is seen from its main goal, namely how they operate to get the highest profit potential. Based on its basic operations or business, the manager of a bank is concerned with four main things. First, Liquidity Management where the bank ensures that it has enough cash to cover depository customers who will take their funds. Second, asset management where banks must pursue a low level of risk by acquiring low-risk assets and verifying asset ownership. Third, liability management where banks pay attention to how to get funds at low costs. Finally, capital adequacy management where the bank must decide the amount of capital that must be managed and get the required amount of capital. (Febrianto, 2020).

3.   Return On Asset (ROA)

Retrun On Asset (ROA) is a ratio used to indicate the ability of bank management to obtain overall profit using its assets. The greater the Return On Asset (ROA), the greater the level of profit achieved by the bank and shows the better performance of the company. Mathematically, Return On Asset (ROA) is the ratio between profit before tax to the average total assets and is formulated as follows (Taswan, 2010: 165-167).

$$\text{ROA} = \frac{Profit\ before\ tax}{Rata-rata\ Total\ Asset}\ x\ 100\%$$

4.   Capital Adequacy Ratio (CAR)

Capital Adequacy Ratio (CAR) is the ratio between own capital to weighted assets according to (ATMR) (Dendawijaya, 2005). The calculation of Capital Adequacy Ratio (CAR) is as follows (SE BI No.3/30//DPNP dated December 14, 2001).

$$CAR = \frac{Modal\ Sendiri}{ATMR}x100\%$$

5. Net Interest Margin (NIM)

Net Interest Margin (NIM) is a ratio used to measure the amount of net interest income earned by banks in using productive assets (Achmad and Kusuno, 2003). The calculation of Net Interest Margin (NIM) is as follows (SE BI No.3/30//DPNP dated December 14, 2001).

$$NIM = \frac{Pendapatan\ Bunga\ Bersih}{Aktiva\ produktif}x100\%$$

6. Financing to Deposit Ratio (FDR)

Financing to Deposit Ratio (FDR) is a comparison between financing provided by banks with third party funds successfully deployed by banks (Muhammad, 2005: 126). The FDR ratio analogous to the Loan to Deposit Ratio (LDR) in conventional banks is a ratio used to compare loans provided to third party funds or a ratio used to measure the level of bank liquidity that shows the bank's ability to meet credit demand using the total assets owned by the bank. The larger this ratio indicates that the smaller the bank, the larger the third-party funds that are not used to obtain credit (many funds are idle). Therefore, it is recommended that this ratio is most appropriate between 89% to 115% (Taswan, 2010: 167). According to Siamat 1993 Financing to Deposit Ratio (FDR) can be formulated as follows.

$$FDR = \frac{Total\ Pembiayaan}{Total\ Dana\ Pihak\ Ketiga}x100\%$$

Research Methods

This study was conducted from July 2022 to October 2022. This research area was conducted at Sharia Commercial Banks. However, the researcher did not come directly to the office of the research object, but the researcher took data on the official OJK website (www.ojk.go.id) in the annual report of Sharia Commercial Bank (BUS).

The type of research used is quantitative research with descriptive and comparative study approaches. Quantitative research is a research process to seek knowledge by using data in the form of numbers as a tool to analyze the goals we want to know. The type of data used in this study is secondary data in the form of quantitative time series, namely data in the form of numbers. (Muharrami & Sinta, 2018)

This study used multiple linear regression analysis which was used as an analysis method with the help of SPSS program (Ermiati et al., 2020). Tests performed such as regression tests and classical assumption tests. The population used in this study is all banks registered with Sharia Commercial Banks in Indonesia under the supervision of the Financial Services Authority (OJK). The sample taken in this study is a sample determination based on criteria, namely banking companies registered in BUS during 2017-2022. The company publishes its financial statements regularly and earns profits every year. The financial statements have been audited and submitted until December 2022. (Agustin, 2020)

The sampling technique in this study used Non Probability Sampling technique. The type of Non Probability Sampling used is to use the purposive sampling method. A proposive sampling method is a sampling method based on certain considerations and must be representative of the population under study. The considerations made in sampling are: (Herli et al., 2018) :

1. Islamic banks registered with Sharia Commercial Banks (BUS) in 2017-2022.
2. Sharia Bank which publishes annual financial statements for 2017-2022.

The secondary data used in this study are financial statements. The source of the data is obtained from the website of the Financial Services Authority (www.ojk.go.id) in the annual financial statements of Sharia Commercial Banks. Meanwhile, the data needed in this study is in the form of financial statements of Sharia Commercial Banks for the 2017-2022 period.

This research involves NIM (Net Income Margin) Ratio, Liquidity in assessing ALMA Variables and ROA (Retrun On Asset), CAR (Capital Adequacy Ratio), FDR (Financing to Deposit Ratio) assessing the performance of Islamic Banking Finance listed in BUS by looking at the Financial Statements from 2017 to 2022 in the BUS financial statements (Iqbal & Anwar, 2022).

Table 2. Descriptive Variables

Variables	Descriptive
Retrun On Asset (ROA)	ROA is used to determine the level of profitability by comparing net income with total assets.
Capital Adequacy Ratio (CAR)	CAR is defined as the bank's performance ratio in knowing the amount of capital coverage as a support for assets that have risk.
Net Income Margin (NIM)	NIM is the ratio between net interest income to the amount of credit provided.
Financing to Deposit Ratio (FDR)	FDR is a ratio that serves to assess the amount of loans successfully distributed to the community compared to the funds raised.

Source : processed data (2023)

The following multiple linear regression equations to be used in this study are as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Information:

Y   = Retrun On Asset (ROA)
a   = Constant
X1   = Capital Adequacy Ratio (CAR)
X2   = Net Income Margin (NIM)
X3   = Financing to Deposit Ratio (FDR)
b 1-2 = Multiple regression coefficients
e   = Error standards

Results and Discussion

It is divided only into two subtitles, namely Results and Discussion. The subtitle of results presents the data analysis results and explains the conclusions of research findings based on the results of data analysis and research objectives. The discussion section describes the analysis of research findings by explaining the meaning of the findings and providing arguments for the research findings.

The discussion subtitle must also explain the linkages of research findings with state-of-the-art research, and the research gaps that have been formulated, as well as the linkages of research findings with previous research, and relevant theories. In the results and discussion section, it is necessary to explain the novelty and the contribution of the research findings. Avoid presenting the discussion simply by explaining accepted or

rejected hypotheses and simply describing tables or pictures of the results of data analysis, or simply explaining what is or is not in accordance with the theory or just the same or not the same as previous research.

Table 3.
Sharia Commercial Bank Financial Ratio Data 2017-2022

Year Ratio	2017	2018	2019	2020	2021	2022
ROA	0.63	1.28	1.73	1.4	1.55	2
CAR	17.91	20.39	20.59	21.64	25.71	26.28
NIM	0.67	1.42	1.92	1.46	1.66	2.59
FDR	79.61	78.53	77.91	76.36	70.12	75.19

Regression Analysis Results

Based on SPSS output, the influence of the three independent variables namely CAR (X1), NIM (X2) and FDR (X3) on ROA (Y) is shown in table 4. as follows :

Table 4.
Regression Calculation Results
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.951	3.201		2.484	.131
	X1	-.103	.048	-.722	-2.146	.165
	X2	.972	.145	1.315	6.680	.022
	X3	-.076	.031	-.555	-2.439	.135

Dependent Variable: Y

By looking at table 4 above, we can arrange the multiple linear regression equation as follows:

ROA = 7.951 - 0.103 CAR (X1) + 0.972 NIM (X2) – 0.076 FDR (X3)

From the multiple linear regression equation above can be described as follows:

Profitability is a constant value of 7,951% with a positive value. Its meaning shows that if the variables CAR, NIM and FDR are equal to zero, then the profitability of the enterprise is 7, 951

Coefficient (β2)of 0.972; shows that every increase in the NIM coefficient of 1% will affect the increase in profitability by 7,951 provided that other variables remain. After doing the above tests, it is necessary to carry out several further tests as follows: Persial test (T test)

Based on the summary table of Multiple Linear Regression test results above, it can be analyzed that the NIM independent variable has a positive influence on the ROA dependent variable, while the CAR and FDR variables are not indicated to have an effect on the ROA dependent variable in this study on profitability as follows: From the results of the regression analysis in the table above, it appears that the independent variables CAR and FDR have no effect on the dependent variable. While the independent variable NIM has a positive effect on the dependent variable. This is evidenced by the table t and the significance obtained by the independent variable is mostly less than 0.05. It is seen in table 4 that the CAR variable in the t test is -2.146 and is not significant because it is greater than 0.05 which is 0.165 so it can be ascertained that CAR has no influence on the dependent variable. While the NIM variable in the t test is 6.680 and significant because it is smaller than 0.05, which is 0.022, so it can be ascertained that NIM has a positive effect on the dependent variable. And the FDR variable in the t test is -2.439 and is not significant because it is greater than 0.05 which is 0.135 so it can be ascertained that FDR has no effect on the dependent variable.

Rsquare Coefficient of Determination

Rsquare's coefficient of determination essentially measures how far the model is capable of crafting variations in its dependent variables. An Rsquare value close to one means that its independent variables provide almost all the information needed to predict the dependent variable (Ghozali, 2005). The results of the calculation of the coefficient of determination of this study can be seen in table 5 below:

Table 5.
RSquare Coefficient of Determination Calculation Results
Model Summary

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.994[a]	.988	.970	.08083

a. Predictors: (Constant), X3, X2, X1

Based on data processing with SPSS software, the calculation of the value obtained for the Rsquare coefficient of determination is 0.988. Thus, it can be concluded that the percentage of ROA variation that can be explained by the variation of the three independent variables CAR (X1), NIM (X2) and FDR (X3) is only 98.8%. While the rest are explained by other causes outside the study.(Choiriyah & Fitria, 2019)

Test F The statistical test f basically shows whether all the independent variables included in the model have an influence together on the dependent variable. The results of this F Test calculation can be seen in the following table 6:

Table 6.
F Test Calculation Results
ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	1.080	3	.360	55.075	.018[b]
1	Residual	.013	2	.007		
	Total	1.093	5			

a. Dependent Variable: Y
b. Predictors: (Constant), X3, X2, X1

From the results of regression analysis, it can also be known that together the independent variables have a significant influence on the dependent variable. This can be proven from the calculated F value of 55.075 with a profitability of 0.018 much smaller than 0.05 or 5%, so regression models cannot be used to predict ROA or it can be said that CAR, NIM and FDR together affect ROA.

Discussion

This study aims to test whether ALMA has an effect on financial performance which results in that CAR has no effect on ROA. If the capital is of high adequacy, then

BUS is in a stronger condition and its performance is good in obtaining profits. However, too high a CAR gives an indication that the bank is not maximizing its capital potential. The results of this research identify that the size and size of the capital adequacy of CAR banks does not mean the cause of the large ROA. BUS has high capital, but if it does not maximize its capital and is effective to generate profits, then capital does not affect the bank's ROA rate. Therefore, ROA is not affected by CAR.

Based on the results of the data analysis above, it is known that the management of CAR shows a negative and insignificant influence on the financial performance of Indonesian Sharia Commercial Banks with the CAR variable in the t test of -2,146 and significant because it is smaller than 0.05, which is 0. 165 so it can be ascertained that CAR negatively affects the dependent variable.

NIM has an effect on ROA. If net interest income affects the bank's opinion rate of total assets. So NIM has a positive effect on ROA. This condition means that net interest income is one of the components forming profit (income), because profit is a component forming ROA, then indirectly if net interest income increases, the profit generated by the bank also increases, so that it will improve the bank's financial performance.

Based on the results of the data analysis above, it is known that NIM management shows a positive and insignificant influence on the financial performance of Indonesian Sharia Commercial Banks with the NIM variable in the t test of 6,680 and significant because it is smaller than 0.05, which is 0.022 so that it can be ascertained that NIM has a positive effect on the dependent variable. FDR has no effect on ROA. The distribution of funds provided is not good and gives indications that BUS's liquidity capacity is also getting higher. So FDR has no effect on ROA. This condition means that the higher the FDR rate results in reduced profit before tax which will have an impact on profit or ROA that falls on BUS. That is, the lower the FDR level, the more efficient operational costs will be which results in an increase in the ROA that BUS generates.

Based on the results of the data analysis above, it is known that FDR management shows a negative and insignificant influence on the financial performance of Indonesian Sharia Commercial Banks with the FDR variable value in the t test of -2.439 and is not

significant because it is greater than 0.05 which is 0.135 so that it can be ascertained that FDR does not affect the dependent variable.

Based on previous research by S. Muliadi (2022) provides evidence that financial ratios proxied with CAR, NPF, FDR and financial performance are proxied with ROA. Proving that CAR and NPF have a significant effect on ROA, while FDR has no effect on ROA (Muliadi, 2022). While in the study, Rustam DM gave evidence that ALMA was divided into two important components, namely LDR and NIM with the results of fit testing, LDR values were not fit, so they were excluded from testing. Therefore, ALMA only used NIM as one of the measurements in this study. The results stated that ALMA had a significant effect on the financial performance of banking companies listed on the IDX with a probability value of 0.00 < 0.01. The value of Nim also acts as a strategy in the realization of a healthy bank entity and free from problems that may occur.(Yuman Firmasnyah, 2022)

Conclusion

Based on the results of data analysis that has been carried out, it can be concluded that CAR and FDR have no effect on ROA profitability. Meanwhile, NIM has a positive and insignificant effect on ROA profitability. Sharia Banks in this case need to pay attention to their financial performance in order to achieve company goals. Based on the research that has been done, researchers want to give suggestions, among others, Islamic banks should be more effective in their resources in order to achieve maximum profits and pay more attention to financing risks and operational cost efficiency, and the author hopes that there are other researchers who can improve this research, either by adding variables or research objects.

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No	Nama Bank	Tahun	Laporan Laba Rugi menggunakan ROA	CAR
1	Bank Umum Syariah	2017	0.63	17.91
		2018	1.28	20.39
		2019	1.73	20.59
		2020	1.4	21.64
		2021	1.55	25.71
		2022	2	26.28

NIM	FDR
0.67	79.61
1.42	78.53
1.92	77.91
1.46	76.36
1.66	70.12
2.59	75.19

JADWAL PENELITIAN

No	Kegiatan	Februari				Maret				Mei				September				Oktober				Februari				Maret			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
1	Pengajuan judul		■																										
2	Bimbingan dan konsul proposal draft artikel			■																									
3	Revisi								■																				
4	Pengumpulan data										■																		
5	Analisis data															■													
6	Revisi artikel jurnal																	■											
7	Submit artikel																				■								
8	Publish artikel																					■							
9	Pendaftaran munaqasah																						■						
10	Munaqasah																												■

SURAT KETERANGAN TURNITIN

Setelah melakukan tes uji *similarity*, menerangkan bawah mahasiswa di bawah ini:

Nama	:	Intan Amalia Qur'anna
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