

Analysis of the Impact of BOPO, FDR, NOM and NPF on ROA of Indonesian Sharia Commercial Banks Registered with the OJK

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ABSTRACT

Return on Resources (ROA) is a marker used to evaluate the effectiveness of an organization in producing benefits utilizing the resources it possesses. The point of this examination is to distinguish factors that impact the degree of organization benefit. Specialists use organization size factors, BOPO, FDR, NOM, and NPF on ROA. The example in this study was 12 banks, and 15 banks had a populace since 3 banks were not deserving of examination in Sharia Business Banks enlisted with the OJK in the period 2019 - 2022. Signaling Theory and Agency Theory are utilized in this study. This examination classification incorporates quantitative strategies utilizing an acquainted methodology, the focal point of which is investigating the effect of at least two factors and utilizing auxiliary information. The tests in this examination are the Traditional Supposition test and Numerous Straight Relapse Test. The consequences of this exploration show that there is an impact between all free factors on the reliant variable, there are two factors that have a huge positive impact (FDR and NOM), and there are two factors that have a critical adverse impact (BOPO and NPF). It is hoped that the findings of this study will help banks manage the factors that affect their level of profitability in order to boost profitability. It is likewise trusted that this study can turn into a reference for lenders and borrowers to survey banking execution all the more effectively and give a premise to navigation. It is hoped that it will provide additional variables that influence bank profitability as a direction for future research.

Keywords : BOPO, FDR, NOM, NPF, ROA.

ABSTRAK

Return on Resources (ROA) digunakan untuk mengevaluasi efektivitas suatu perusahaan dalam menghasilkan keuntungan dengan memanfaatkan sumber daya yang dimilikinya. Tujuan dari pemeriksaan ini adalah untuk membedakan faktor-faktor yang mempengaruhi tingkat keuntungan perusahaan. Analisis pada kajian ini menggunakan BOPO, FDR, NOM, dan NPF pada ROA. Contoh dalam penelitian ini adalah 15 bank, 12 bank diantaranya yang memiliki kelayakan dan 3 bank tidak layak diperiksa di Bank Usaha Syariah yang terdaftar di OJK periode 2019 - 2022. Signalling theory dan agency theory digunakan dalam penelitian ini. Klasifikasi ujian ini menggabungkan strategi kuantitatif dengan menggunakan metodologi yang fokusnya adalah menyelidiki pengaruh setidaknya dua faktor dan memanfaatkan informasi tambahan. Uji validitas dalam ujian ini adalah classical assumption dan multiple linear regression test. Hasil dari kajian ini menunjukkan adanya pengaruh antara seluruh variabel bebas terhadap variabel dependen, terdapat dua faktor yang mempunyai dampak positif yang sangat besar (FDR dan NOM), dan terdapat dua faktor yang mempunyai dampak negatif yang kritis (BOPO dan NPF). Temuan penelitian ini diharapkan dapat membantu perbankan dalam mengelola faktor-faktor yang mempengaruhi tingkat profitabilitasnya guna meningkatkan profitabilitas. Penelitian ini juga diyakini dapat menjadi

referensi bagi pemberi pinjaman dan peminjam untuk mensurvei kinerja perbankan dengan lebih efektif dan memberikan landasan untuk navigasi. Diharapkan dapat memberikan tambahan variabel yang mempengaruhi profitabilitas bank sebagai arahan penelitian selanjutnya.

Kata kunci : BOPO, FDR, NOM, NPF, ROA.

INTRODUCTION

Since the beginning of the 21st century, the banking sector has become an integral component of a country's global economy (TAMIANG, 2023b). Banking has a central important position in the Indonesian economy as a supporter of economic sectors, such as trade, industry and also in the service sector (Hafizd, 2020). Monetary foundations (banks) are business elements that gather assets from general society through stores and channel them back to the local area as credits and different structures, determined to work on the government assistance of the populace (Dalimunthe and Lubis, 2023). There are two fundamental sorts of banks in Indonesia: sharia banks and customary banks (Ningsih, 2021). The differences between the two include aspects of profit, operational systems, fund management, transaction methods, late fines, and agreement procedures. Sharia banking has the aim of supporting the implementation of national moderation with the aim of increasing the level of justice, cooperation and spreading community welfare (Hafizd, 2022).

The presence of the financial sector has a significant positive impact on people's lives and the economy as a whole (TAMIANG, 2023a). This financial institution not only functions as a place to collect funds from the public through various savings products, but also has a crucial role in lending. By providing sources of funds through credit, the banking sector participates in encouraging economic growth by providing financial encouragement for investment and consumption (Fauzela, 2023). Not only that, the existence of the banking sector also makes a positive contribution in managing financial risk. The main activities involve collecting and distributing funds, while additional activities involve supporting services that play a role in maintaining the smooth running of core activities. Security for banks is keeping up with great execution, particularly in keeping an elevated degree of productivity, having the option to disseminate profits well, business prospects that are continuously developing , and can address the issues of prudential financial guidelines (Khoiruddin, 2023). Productivity is by and large estimated through the Return on Asset (ROA) marker which shows the organization's capacity to create benefits from the resources it utilizes (Krisdiana et al., 2022). ROA is exceptionally fundamental for banks since it is utilized to gauge an organization's viability in creating benefits by using the resources it possesses (Kusnah, 2022). Therefore, in order to maximize financial outcomes, researchers investigated the ROA effects of BOPO, FFDR, NOM, and NPF in depth.

The decision of ROA as a mark of benefit depends on its capacity to quantify the organization's proficiency in creating benefits by using the organization's resources (Saadah and Mildawati, 2023). This is reflected subsequent to adapting to the expenses caused to finance these resources. Bank Indonesia emphasizes the importance of the significant Return on Assets Ratio (ROA), and this research uses ROA as the main parameter for assessing bank financial performance (Damanik, 2023). ROA reflects the efficiency and profitability of a financial institution, as well as its contribution to the stability of the banking sector (Rusmini, 2023). A positive and optimal ROA shows effective asset management, thereby providing added value for stakeholders and contributing to balancing the banking sector (Rusmini, 2023). Return On Asset (ROA) portrays an organization's capacity to acquire benefits utilizing resources (Rohmandika et al., 2023). ROA means to gauge the profit from contributed capital utilizing all resources possessed by the organization (Rusmiati and Huda, 2023).

This research alludes to explore (Ananda, 2020) which uncovered that the Capital Sufficiency Proportion and Non-Performing Funding altogether affect Benefit in Sharia Business Banks in Indonesia. In any case, to some extent, the Capital Sufficiency Proportion just has a positive however not massive impact on ROA, while Non-Performing Supporting affects Likelihood in Sharia Business banks in Indonesia. This shows that banks should keep up with their capital ampleness loan costs and control developments in the Non-Performing Funding proportion to work on the bank's monetary execution and productivity. Similarly with research led by (Ananda, 2020), which shows that the Capital Sufficiency Proportion and Non-Performing Funding essentially affect the productivity of Sharia Business Banks in Indonesia. Somewhat, the Capital Sufficiency Proportion just has a positive however not massive impact on ROA, while Non-Performing Funding significantly affects the Likelihood of Sharia Business banks in Indonesia. This shows that these two variables should be considered by bank the executives in working on the bank's monetary execution. Aside from Ananda's exploration, 2020, this examination likewise alludes to investigate (Ali and Laksono, 2017), which uncovered that net revenue pay, working costs to working pay (BOPO) and credit to store proportion (FDR) affected return on asset (ROA), including NOM, BOPO and FDR were altogether harmed by return loan fee. Non-Performing Loans, or NPLs, do not, however, significantly affect ROA in part. All the while, NOM, BOPO, LDR, and NPL affect ROA.

BOPO is the ratio that measures a bank's ability to generate or achieve profitability (Anggi, 2023). The proportion that assesses a bank's presentation in making or getting productivity is known as BOPO (Working Costs, Working Pay). BOPO is a marker used to quantify the productivity of a bank in creating benefits (Ramadhan and Widiyanti, 2023). The lower the BOPO esteem, the higher the financial business productivity (Ferly et al., 2023). This proportion is helpful for contrasting how much functional costs and working pay. BOPO, or likewise called the

Functional Expense Proportion, is the examination between functional expenses and working pay (Daulay and Astuti, 2022).

The Supporting to Store Proportion, or known as the Financing to Deposit Ratio (FDR), is an outline of the degree to which a bank can cover installment commitments to savers pull out reserves, in light of the degree of supporting it has as a feature of its liquidity (Nisa, n.d.). The FDR is a measure of a bank's ability to meet credit requests using its total assets. It is used to evaluate the level of bank liquidity (Diana et al., 2021). FDR's fundamental center is to guarantee that sharia banks can give ideal supporting, by using reserves got from outsiders (Yuniar and Hartiningtyas, 2023).

Net working pay/Net Working Edge (NOM) is utilized to decide the capacity of useful resources claimed by the bank to create benefits (Budianto and Dewi, 2023). The more prominent the NOM, the more noteworthy the benefit acquired by the bank on its useful resources (Yusuf, 2017). Conversely, the bank's profit on its productive assets decreases proportionally with the NOM ratio (Hellen et al., 2019). The NOM proportion is one of a few monetary proportions used to assess bank functional execution (Suryanto and Susanti, 2020). While significant, this proportion is best broke down alongside other monetary proportions to get a more complete image of the bank's general wellbeing and execution.

The non-performing supporting (NPF) proportion is a monetary marker that shows the funding risk for banks by giving funding and putting bank subsidizes in different speculation portfolios (Mutamimah and Chasanah, 2012). The NPL proportion (NPF) is an overall mark of credit risk (Ishak and Pakaya, 2022). NPF is how much risky funding (as per non-standard, problematic and unrewarding models) as a level of the all out supporting gave by the bank (Ishak and Pakaya, 2022).

RESEARCH METHOD

This research category includes quantitative methods using an associative approach, the focus of which is exploring the impact of two or more variables and using secondary data. Quantitative strategies allude to an exploration approach that depends on information as numbers and factual examination procedures to detail, break down and finish up information (Sihotang, 2023). This approach focuses on systematically structured measurements and observations, while using a mathematical approach to present and interpret research results. Quantitative methods are often applied to identify patterns, causal relationships, or trends in data, and can be used in various fields, including social sciences, economics, psychology, and other related fields of science (Irvan & Afgani, 2023). Data collected through this method can be analyzed statistically to support generalizations and decision making based on empirical evidence.

RESEARCH RESULT AND DISCUSSION

To show a general image of the reliant variable and free factors, the Traditional Suspicion test is utilized, which should be visible in Table 1. The old style supposition test is completed as a feature of the OLS straight relapse model examination to decide if there are expected issues with these suspicions (Mardiatmoko, 2020). In the exemplary suspicion test, there are 4 test parts, specifically the Ordinariness test, Multicollinearity test, Heteroscedasticity test, and Autocorrelation test. The Autocorrelation test just applies to time series auxiliary information, and doesn't have any significant bearing to essential cross area information acquired from surveys, specifically information got straightforwardly without a moment's delay through disseminating polls.

Descriptive statistics

Table 2 Descriptive Statistics
Descriptive Statistics

variabel	N	Minimu m	Maximum	Mean	Std. Deviation
Bopo	60	799,00	42840,00	10018,6000	6214,93632
Fdr	60	,00	50660000,0 0	1560528,483 3	8463205,647 14
Nom	60	-3774,00	1486,00	57,5333	663,65808
Npf	60	,00	494,00	140,5667	146,15424
Roa	60	-1085,00	1358,00	137,6333	428,93937
Valid N (listwise)	60				

Source: Results from SPSS output processing

To show a general image of the reliant variable and free factors, graphic measurable tests are utilized which should be visible in table 2. In the ROA variable, the base worth is - 1085.00, while the most extreme worth is 1358.00, the mean is 137.6333, and the sexually transmitted disease esteem . Deviation of 428.93937. Std. The deviation of the ROA variable has no variety because of sexually transmitted disease. Deviation < mean. Then next there is the BOPO variable, the base worth is 799.00, while the most extreme worth is 42840.00, the mean is 10018.6000, and the sexually transmitted disease esteem. Deviation of 6214.93632. Std. The deviation of the BOPO variable has shifting information variety because of sexually transmitted disease. Deviation > mean.

In the FDR variable, the base worth is .00, while the most extreme worth is 50660000.00, the Mean is 1560528.4833, and the sexually transmitted disease esteem. The deviation is 8463205.64714. Std. The deviation of the FDR variable doesn't have the variety of differing information since sexually transmitted disease. Deviation < mean. Then, at that point, next there is the NOM variable where the base worth is - 3774.00, while the most extreme worth is 1486.00, the mean is 57.5333,

and the sexually transmitted disease esteem. The margin of error is 663.65808. Std. Due to Std., the NOM variable's deviation has varying data diversity. Deviation > mean. Then, at that point, the last factor is the NPF variable where the base worth of this variable is .00, while the greatest worth is 494.00, the Mean is 140.5667, and the sexually transmitted disease esteem. The deviation is 146.15424. Std. The deviation of the NPF variable doesn't have changing information variety since sexually transmitted disease. Deviation < mean.

Classic Assumption Test Results

Normality Test (Kolmogorov-Smirnov)

Table 3 Normality Test Results (Kolmogorov-Smirnov)

Asymp. Sig	Alpha	Information
0,594	0,05	Data berdistribusi normal

Source : Results from SPSS output processing

It tends to be seen from table 3 over that the importance esteem or Asymp is acquired. Sig Kolmogorov-Smirnov is 0.594, this shows that the information is typically dispersed in light of the fact that it is > 0.05, where the reason for ordinary dynamic utilizing the Kolmogorov-Smirnov test in this review is done on the off chance that it is huge > 0.05, the information can be proclaimed typical, and that implies H0: the remaining information is ordinarily conveyed (H0 is acknowledged). Notwithstanding, on the off chance that the importance esteem is <0.05, the information can be proclaimed strange, and that implies Ha: the remaining information isn't ordinarily appropriated (Ha is dismissed).

Heteroscedasticity Test

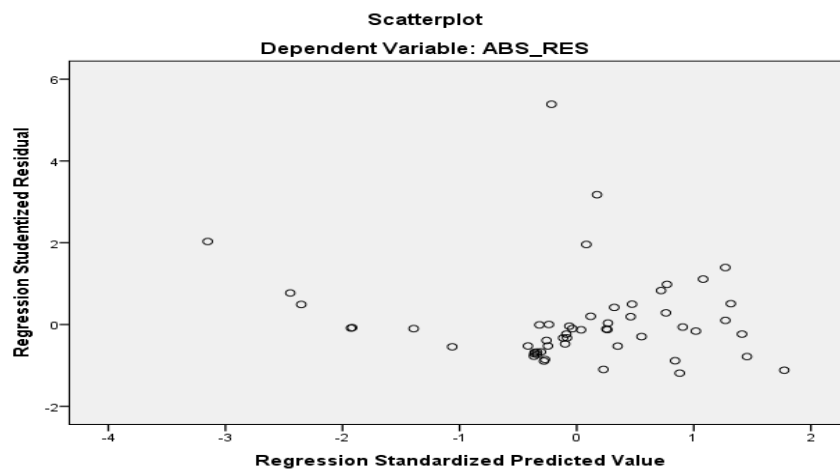


Figure 2 Heteroscedasticity test (Scaterplot graph) processed in SPSS

It tends to be seen from Figure 2 in the disperse plot chart over that the focuses are spread arbitrarily and are spread above or underneath the number 0 on the Y pivot. So it very well may be reasoned that heteroscedasticity doesn't happen in

the relapse model, so the information introduced is appropriate for use. exhaustive. The reason for navigation should be visible from the chart plot between the anticipated worth of the reliant variable, specifically ZPRED, and the genuine SREEID. Recognition of the presence or nonappearance of Heteroscedasticity should be possible by taking a gander at whether there is a sure example in the dissipate plot chart among SREEID and ZPRED where the Y hub is Y that has been anticipated, and the X hub is the remaining (anticipated Y - genuine Y) that has been studentized.

Multicollinearity Test

Table 4 Multicollinearity Test Results

Model	Collinearity Statistic		Information
	Tolerance	VIF	
BOPO	0,568	1,760	The four variables X ₁ , X ₂ , X ₃ , and X ₄ do not have multicollinearity.
FDR	0,652	1,534	
NOM	0,422	2,369	
NPF	0,914	1,094	

Source: Results from SPSS output processing

In light of the information in table 4, the Resistance worth of BOPO (X1) is 0.568 and the VIF esteem is 1.760, the FDR Resilience esteem (X2) is 0.652 and the VIF esteem is 1.534, the Resilience NOM (X3) esteem is 0.422 and the VIF esteem is 2.369, and the Resilience NPF (X4) esteem is 0.914 and the VIF esteem is 1.094. From every variable, the Resistance esteem is > 0.1 and VIF < 10, it tends to be presumed that there are no side effects of multicollinearity between the autonomous factors in this review. In view of the premise of navigation, on the off chance that VIF > 10, there is multicollinearity, though on the off chance that VIF is < 10, there is no multicollinearity, in like manner on the off chance that Resilience > 0.1 then multicollinearity doesn't happen, and in the event that Resistance < 0.1, multicollinearity happens.

Autocorrelation Test

Table 5 Autocorrelation Test Results (Model Summary)

Durbin-Watson	Information
2,028	No Autocorrelation Occurs

Source : Results from SPSS output processing

In table 5, the results of the Autocorrelation test with Durbin-Watson show that the DU is 1.7274, and the DW value is 2.028 and 4-DW= 2.514. The D - W value is between du and 4-du, namely 1.7274 < 2.028 < 2.514, giving the result that there is positive autocorrelation or no autocorrelation. The consequences of the Linearity test in table 9 of the R2 esteem are 0.919, whenever changed over into a rate it becomes

91.9%, so this implies that the joint impact commitment to ROA is 91.9%, the rest is impacted by factors outside this research.

Multiple Linear Regression Analysis

The results from the table data above obtained a multiple linear regression model as follows:

Table 6 Multiple Linear Regression Model

Model	Coef: Regression	Sig	Alpha	Information
(constant)	264,788	,000	0,05	Unidirectional
BOPO	-,015	,000		Negative
FDR	2,565E-005	,000		Unidirectional
NOM	,575	,000		Unidirectional
NPF	-,333	,005		Negative

Source : Results from SPSS output processing

Based on table 6 above, the results can be obtained to be entered into the multiple linear regression formula, namely:

$$Y = \alpha + \beta_1 \times 1 + \beta_2 \times 2 + \beta_3 \times 3 + \beta_4 \times 4 + e$$

$$Y = 264,788 - ,015 \text{ BOPO} + 2,565\text{E-}005 \text{ FDR} + ,575 \text{ NOM} - ,333 \text{ NPF}$$

Based on the multiple linear regression test above, a constant value of 264.788 is obtained, where this value is positive, meaning that if it is assumed that if BOPO, FDR, NOM and NPF do not change then the ROA at Sharia Commercial Banks located on the Indonesian Stock Exchange is 264.788% and this is in the very good category and is at a significant level of $0.000 < 0.05$.

Judging from the regression coefficient value of BOPO (X_1) of -.015, where this value has a negative sign and is significant at the $0.000 < 0.05$ level, it can be seen that the effect is opposite to the variable ROA (Y), meaning that if the value of BOPO (X_1) experiences a decrease of 1%, the ROA value will decrease by -.015%. However, looking at the regression coefficient values of FDR (X_2) and NOM (X_3), the coefficient values are 2.565E-005 (X_2), and .575 (X_3) with a significance of $0.000 < 0.05$, so it can be seen the direction of the influence of the FDR variable (X_2), and the NOM variable (X_3) to the ROA variable (Y) is positive. This indicates that the ROA (Y) value will rise by 2.565E-005 percent (for X_2) and .575 percent (for X_3) if FDR (X_2) and NOM (X_3) both rise by 1 percent. However, if we look at the NPF regression coefficient (X_4) value of -.333, which has a negative sign and is significant at the $0.000 < 0.05$ level, we can see that the effect is in opposition to the ROA (Y) variable. This means that the ROA value will decrease by -.333% if the NPF value (X_4) decreases by 1%. So from the clarification above, we can realize that there are two factors that have positive importance for variable Y, to be specific the FDR variable (X_2) and the NOM variable (X_3), and there are additionally two factors that have negative importance for the ROA variable, in particular the BOPO variable (X_1) and the NPF variable (X_4).

Hypothesis testing

Partial Influence (T Test)

To find the result of T, the following formula is needed:

$$Df = n - k$$

$$= 60 - 5$$

$$= 55$$

Information:
 n = Total Research Data
 k = Number of Variables

Based on the T test table at a significance level of 0.05 with a sample size of 60, the T test value is 2.00404.

Table 7 Partial Hypothesis Test Results (t Test)

No	Variabel	t _{count}	t _{table}	Sig	Zero Order	information
1	Bopo	-4,521	-2,004	0,000	-,711	H _{a1} Accepted
2	Fdr	11,015	2,004	0,000	,068	H _{a2} Accepted
3	Nom	15,585	2,004	0,000	,788	H _{a3} Accepted
4	Npf	-2,923	-2,004	0,005	-,276	H _{a4} Accepted

Source : Results from SPSS output processing

Analysis of the impact of BOPO (Working Costs on Functional Pay) on ROA (Return on Resources) in research in light of table 7, the t esteem is $- 4.521 < - 2.004$, with a Sig worth of $0.000 < 0.025$. Hence, it very well may be presumed that there is an impact among BOPO and ROA. With an impact worth of 50.6%, this implies that BOPO in sharia business banks is in an extremely solid class.

Besides, while taking a gander at the impact of FDR (Subsidizing Store Proportion) on ROA, table 12 demonstrates a t-count worth of $11.015 > 2.004$, with a Sig worth of $0.000 < 0.025$. Hence, it very well may be reasoned that there is an impact among FDR and ROA. With an impact worth of 0.5%, this implies that the FDR at general sharia banks is in the extremely sound class.

Similar considerations are found in the influence of NOM (Non-Operating Margin) on ROA. The calculated t value is $15.585 > 2.004$, with a Sig value of $0.000 < 0.025$, resulting in the conclusion that the influence value is 62.1%. This means that there is an influence between NOM and ROA, but NOM in sharia commercial banks is in the very unhealthy category.

At long last, the consequences of the investigation of the impact of NPF (Non-Performing Funding) on ROA show a t worth of $- 2.923 < 2.004$, with a Sig worth of $0.000 < 0.025$. This end suggests that there is no immediate impact of NPF (X4) on ROA (Y) inside the system of this examination. The NPF in sharia commercial banks is considered to be quite healthy with an impact value of 7.6%. This standard shows that the lower the NPF esteem, the better the monetary soundness of the foundation or bank.

Simultaneous Influence (F Test)

To decide if there is a relationship or impact between the free factors together on the reliant variable, the F test is utilized. To ascertain the worth of the F table, coming up next are utilized:

$$\begin{aligned} Df (1) &= k-1 & Df (2) &= n - k \\ Df (1) &= 5 - 1 & Df (2) &= 60 - 5 \\ Df (1) &= 4 & Df (2) &= 55 \end{aligned}$$

From the explanation above, we get Df (1) = 4 and Df (2) = 55, so we get an Ftable value of 2.54.

Table 8 Simultaneous Hypothesis Test Results (F Test)

F _{count}	F _{tabl}	Sig.	Adjusted R Square	Alpha	Information
167,945	2,54	0,000	0,919	0,05	Ha5 Accepted

Source: Results from SPSS output processing

The Influence of BOPO, FDR, NOM and NPF on ROA

In light of table 8 above, it is realized that the F esteem is 167.945 > 2.54 with a sig worth of 0.000 < 0.05. As a result, we can conclude that Ha5 is acceptable and Ha0 is not. This intends that there is a synchronous impact of BOPO (X1), FDR (X2), NOM (X3), and NPF (X4) on ROA (Y) in this examination.

The Coefficient of Assurance (R2) fundamentally gauges how far the model can make sense of ward varieties. Nonetheless, the utilization of assurance (R2) has shortcomings, specifically the quantity of ward factors remembered for the model. Accordingly, the coefficient of assurance for this examination utilizes R Square.

From the aftereffects of the table over, how much R Square above at X1 is 0.919, this implies benefit development of 919%. You can use the following formula to determine how much the independent variable influences the dependent variable, or how much the variance in profit growth is influenced by variations in BOPO, FDR, NOM, and NPF:

$$\begin{aligned} KD &= \text{Adjusted R Square} \times 100\% \\ KD &= 0,919 \times 100\% \\ KD &= 91,9\% \\ KD &= 91\% \end{aligned}$$

In light of the consequences of the assurance test over, the capacity of BOPO, FDR, NOM, and NPF to ROA is 91%, while 8% is affected by factors that were not analyzed in this research.

DISCUSSION

In light of the aftereffects of examination directed, it is realized that there is an impact among BOPO and ROA, however to some degree, BOPO affects ROA. Despite the fact that BOPO doesn't straightforwardly impact ROA, this exploration shows that

BOPO truly affects ROA, and the importance esteem is more modest than the importance level, consequently, it very well may be inferred that there is a negative and huge impact among BOPO and ROA. A low BOPO shows that the bank has prevailed with regards to dealing with its functional expenses effectively. This implies that the lower the bank's functional pay costs, the higher and more productive its pay will be.

The consequences of this examination are in accordance with research led by (Azizah and Manda, 2021) which expresses that BOPO doesn't straightforwardly affect ROA yet all the while BOPO affects ROA. This is likewise in accordance with the exploration results (Masdupi, 2013) which expresses that BOPO affects ROA. This is likewise in accordance with research explored by (Pinasti and Mustikawati, 2018) who likewise expressed exactly the same thing, specifically BOPO affects ROA. The consequences of this examination are as per the hidden hypothesis, in particular Organization Hypothesis and Flagging Hypothesis, that the higher the BOPO esteem, the lower the degree of bank productivity sharia.

In light of the consequences of the examination led above, it was found that the FDR esteem affects ROA. This implies that an expansion in the FDR worth of 1% builds ROA by 1%. The consequences of this exploration are as per the hidden hypothesis, specifically Organization Hypothesis and Flagging Hypothesis, that the higher the FDR esteem, the lower the degree of productivity of Islamic banks.

The consequences of this exploration are in accordance with research led by (Syifa, 2018), which expresses that FDR meaningfully affects ROA. This is also consistent with Maemunah's 2020 study, which found that FDR has a significant positive impact on ROA. Nonetheless, this exploration isn't in accordance with research led by (R. P. Astuti, 2022) which expresses that FDR affects ROA.

The above-mentioned research revealed that the NOM value has a simultaneous positive and negative effect on ROA. This intends that there is an impact between factors X3 and Y straightforwardly and all the while. The consequences of this exploration are as per the hidden hypothesis, specifically Organization Hypothesis and Flagging Hypothesis, that the higher the FDR esteem, the lower the degree of productivity of Islamic banks. The consequences of this exploration are in accordance with research led by (Hanafia and Karim, 2020), which expresses that NOM impacts the ROA proportion in Islamic business banks.

Additionally, it is known from the aforementioned research that NPF has no direct effect on ROA, despite having a simultaneous influence on ROA. Despite the fact that NPF doesn't straightforwardly impact ROA, this exploration shows that NPF truly affects ROA, and the importance esteem is more modest than the importance level, consequently, it tends to be reasoned that there is a negative and critical impact among NPF and ROA. . This study's findings are consistent with the underlying theories of Agency Theory and Signaling Theory, which hold that Islamic banks' profitability decreases with increasing NPF values.

The consequences of this exploration are in accordance with research explored by (Lemiyana and Litriani, 2016), which expresses that there is an immediate and critical effect on the ROA proportion in Islamic business banks. In any case, this examination isn't in accordance with research directed by (Devi, 2021) which expresses that NPF has a negative critical worth to ROA.

In light of the exploration above, it was observed that there is a synchronous impact between the factors BOPO (X1), FDR (X2), NOM (X3), and NPF (X4) on the variable Y (ROA). Despite the fact that BOPO and NPF just have an impact at the same time, these two proportions play a part in deciding the strength of a bank. This is in accordance with research led by (Moorcy et al., 2020), which expresses that there is a synchronous impact between the free factor and the reliant variable. This is likewise in accordance with research directed by (La Difa et al., 2022), where he expresses that there is a joint impact between the free factors on the reliant variable.

Research named "Analysis of the Impact of BOPO, FDR, NOM, and NPF on ROA" has significant ramifications for the advancement of the financial world. This study intends to grasp the connection between functional expenses for money (BOPO), outsider assets to add up to reserves (FDR), non-working pay to functional pay (NOM), and non-performing supporting to add up to funding (NPF) to Return on Resources (ROA) bank. The consequences of this exploration can give banking experts, controllers and different partners with a more profound comprehension of the variables that impact bank monetary execution. By understanding the impact of these factors, related gatherings can find key ways to work on functional proficiency, risk the executives and generally monetary execution in confronting the perplexing elements in the financial business. These discoveries can likewise be utilized as a reason for planning strategies and best practices that can expand the solidness and development of the financial area universally.

CONCLUSION

In view of the examination over, the exploration results got incorporate, there is an impact of the BOPO variable (X1) on the Y variable (ROA), there is an impact of the FDR variable (X2) on ROA (Y), there is an impact of the NOM variable (X3) on ROA (Y), and there is an impact between the NPF variable (X4) on ROA (Y). There are 2 factors that meaningfully affect ROA, to be specific FDR (X2) and NOM (X3), and there are likewise 2 factors that significantly affect ROA (Y), in particular BOPO (X1) and NPF (X4), yet all the while all factors free effect on the reliant variable.

In view of the discoveries of this examination, it is suggested that banks, particularly those in the Sharia class and which have turned into the object of examination, really focus on their presentation fully intent on boosting benefits. The primary center ought to be given to Working Pay (BOPO) and Non-Performing Funding (NPF), in light of the fact that the experimental outcomes show a negative connection with Return on Resources (ROA). This end shows that the BOPO and NPF

factors can possibly impact banking monetary execution, and cautious checking of both can be a powerful technique in working on the monetary execution of banking organizations.

There are several limitations in this research. First, this research lacks sample size, namely it only examines the last 4 years, and the variables used are also small. Even though this research has sample limitations, this research is very useful for the banking sector to assess the health of a bank, whether a bank is worthy of being called a healthy bank or not. Second, in this research there are limitations to other variables used such as CAR, NIM, KAP, SBI Interest Rate, Bank Size, DPK and others which can influence the ROA variable outside of secondary data, so that the results are more accurate and varied. And further research can use other analytical methods or techniques in order to deepen the analysis, and can also compare the methods used in this research.

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