ABSTRAK

Riva Nazwa Sasmita, NPM : 71220313028, Pengaruh Kinerja Keuangan Terhadap Financial Sustainability Bank Umum Syariah Di Indonesia Dengan Variabel Moderasi Kepemilikan Institusional, Farida Khairani Lubis, S.E., M.Si sebagai pembimbing I dan Shofwan Andri, S.E., Ak., M.M sebagai pembimbing II, Skripsi : 2026

Penelitian ini bertujuan untuk menganalisis pengaruh kinerja keuangan yang diproksikan oleh *Return On Assets* (ROA) dan *Non Performing Financing* (NPF) terhadap *financial sustainability* pada Bank Umum Syariah di Indonesia, serta menganalisis peran kepemilikan institusional sebagai variabel moderasi dalam pengaruh tersebut. Periode yang digunakan dalam penelitian ini adalah 2020-2024. Metode penelitian yang digunakan adalah metode kuantitatif dengan pendekatan asosiatif. Populasi dalam penelitian ini adalah Bank Umum Syariah di Indonesia yang terdaftar pada Otoritas Jasa Keuangan (OJK), dengan jumlah sampel sebanyak 45 data observasi yang diperoleh melalui teknik purposive sampling. Teknik analisis data yang digunakan yaitu analisis regresi linier berganda dan *Moderated Regression Analysis* (MRA) dengan bantuan program SPSS ver 20. Hasil penelitian menunjukkan bahwa secara parsial ROA tidak berpengaruh signifikan terhadap *financial sustainability*, sedangkan NPF berpengaruh negatif dan signifikan terhadap *financial sustainability*. Secara simultan ROA dan NPF berpengaruh positif dan signifikan terhadap *financial sustainability*. Hasil uji moderasi menunjukkan bahwa kepemilikan institusional mampu memoderasi pengaruh ROA terhadap *financial sustainability* dengan arah memperlemah, namun tidak mampu memoderasi pengaruh NPF terhadap *financial sustainability*.

Kata Kunci : *Return On Assets*, *Non Performing Financing*, Kepemilikan Institusional, *Financial Sustainability*, Bank Umum Syariah.

ABSTRACT

Riva Nazwa Sasmita, NPM : 71220313028, The Effort of Financial Performance on the Financial Sustainability of Sharia Commercial Banks in Indonesia with Institutional Ownership as a Moderating Variable, Farida Khairani Lubis, S.E., M.Si as Supervisor I and Shofwan Andri, S.E., Ak., M.M as Supervisor II, Thesis: 2026

This study aims to analyze the effect of financial performance, proxied by Return On Assets (ROA) and Non Performing Financing (NPF), on the financial sustainability of Sharia Commercial Banks in Indonesia, as well as to analyze the role of institutional ownership as a moderating variable in this relationship. The period used in this study is 2020-2024. The research method employed is a quantitative method with an associative approach. The population in this study consists of Sharia Commercial Banks in Indonesia registered with the Financial Services Authority (OJK), with a sample size of 45 observations obtained through purposive sampling. The data analysis techniques used were multiple linear regression and Moderated Regression Analysis (MRA) with the assistance of SPSS ver 20. The results of the study indicate that, partiallt, ROA does not have a significant effect on financial sustainability, while NPF has a negative and significant effect on financial sustainability. Simultaneously, ROA and NPF have a positive and significant effect on financial sustainability. The results of the moderation test indicate that institutional ownership moderates the effect of ROA on financial sustainability in a weakening direction, however, it does not moderate the effect of NPF on financial sustainability.

Keywords : Return On Assets, Non Performing Financing, Institutional Ownership, Financial Sustainability, Sharia Commercial Banks.