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The Effect Of *Non-Performing Finance (NPF)* and Operating Expenses Operating Income On *Return On Assets (ROA)* At Sharia Commercial Banks Listed On The IDX For The Period 2011-2020

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Abstract: The purpose of empirically it is to know how influential variables NPF and the cost of operating revenue operations to return on assets either in simultaneous or partial. In the results empirically this show Rated t count of variable NPF. This research metod is quantitative, analysis data including classical sumstest, (Normalitas, Multikolenialitas, Heteroskedastisitas, Autokorelasi) simple and multipel Regrestion linear, cofisien korelation dan determination, and hipotesist test. is (-0.07) much smaller than t table of 2.02619 with a significance level of 0.905, which is greater than 0.05, so it can be concluded partially that the NPF has no effect on ROA . The t- count value of the BOPO variable is (-17.598), which is greater than the t- table of 2.02619 but has a negative value with a significant level of 0 being greater than 0.05. So that it can be partially concluded that the BOPO has a negative and positive effect significant to ROA. Output known of F arithmetic amounted to 292.129 and a significance value of 0 while the value of F table Amounting to 3.26 at the 0.05 level with df 1 (the number of variables -1) 3-1 = 2, and df 2 (nk-1) or = 39 -2-1 = 36 values obtained 3.26. So F table it can be concluded that the F count > F table (292.129 > 3:26) and significance < 0.05 (0 < 0.05), then H a in received, so it can be concluded that NPF and BOPO together have an effect on ROA. D egan value of dterminasi coefficient (KD) 0,94% which means that the value of the effect of NPF and BOPO of the ROA and the remaining variables were not examined.

Keyword: NPF, BOPO, ROA

INTRODUCTION

Research Background

The development of Islamic banking in the reform era was marked by the birth of Law No. 10 of 1998, in which detailed legal bases and types of businesses that can be operated and implemented by Islamic banks. The law also provides direction for conventional banks to open sharia branches or even convert themselves completely into sharia banks. This opportunity turned out to be very welcomed by the Islamic banking community in Indonesia, so some banks have begun to provide training in the field of Islamic banking for their staff.

Problem Statement

Based on the research background that has been explained, the formulation of problems that can be identified are:

1. Is there a partial influence of *Non-Performing Finance (NPF*) on Return *On Asset (ROA)* in Islamic banks in 2011-2020?
2. Is there a partial effect of Operating Expenses Operating Income (BOPO) affecting Return *On Assets (ROA)* in Islamic banks in 2011-2020?

Research Objectives

In accordance with the formulation of the problem above, the purpose of this study is to find out:

1. To find out whether *Non-Performing Finance (NPF*) affects Return *On Assets (ROA)* in Islamic banks in 2011-2020.
2. To find out whether BOPO affects Return *On Assets (ROA)* in Islamic banks in 2011-2020.

Research Benefits

This research is expected to provide benefits for related parties. The expected benefits of this study are as follows:

1. For Researchers
   a. To meet the requirements for thesis graduation at the Faculty of Economics, Pamulang University.
   b. To find out the author's understanding of Sharia accounting, especially regarding *Non-Performing Finance (NPF*) and Operating Income Operating Costs (BOPO) which are adjusted to Islamic law

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1. Sharia Bank

a. Understanding Sharia Bank

Sharia Bank is a bank whose operations are guided by the business carried out as in the time of the Prophet Saw. Business forms that existed before but were not prohibited by the Prophet or new forms of business as a result of the *ijtihad* of religious leaders who did not deviate from the *Qur'an* and *Al-Hadith.*

According to Mukhtar (2016: 54) a bank is a business entity whose activities collect funds from the public in the form of deposits, then distribute them back to the community in the form of credit and other forms with the aim of improving people's living standards. Islamic banking business activities are basically an expansion of banking services for people who need and want to pay rewards that are not based on the interest system, but on the basis of sharia principles. Islamic banks are banks that do not rely on an interest system but based on a profit-sharing system whose operations are based on *the Qur'an* and *Hadith*. This is the difference between Islamic banks and conventional banks.

b. Sharia Bank Operational System

The operational system of Islamic banks is not with the motive of earning interest, but in the figure of obtaining profits with profit sharing. The funds obtained are then channeled with profit transactions according to mutual agreement.

2. Profitability

a. Definition of Profitability

Profitability is the ability of a company to make a profit (profit) in a certain period. Profitability is also one of the bases used in the assessment of the condition of an enterprise. Therefore, a tool is needed to analyze the company's ability to earn profits and the extent of its management effectiveness, where in analyzing the tool in question are Hery's financial ratios (2017: 7).

b. Profitability Functions

The profitability ratio is not only beneficial for the company, but also very beneficial for parties outside the company. In practice, there are many benefits that can be obtained from the profitability ratio, both for the owner of the company, company management and other stakeholders related to a company.

c. Return On Assets (ROA)

1) Pengertian *Return On Assets (ROA)*

Return On Assets (ROA) is one indicator that is often used in measuring and assessing the level of profitability of a company. ROA is a ratio that shows how much assets contribute to creating net income. In other words, this ratio is used to measure how much net profit will be generated from each fund invested in total assets. This ratio is calculated by dividing net income by total assets. According to Hery (2017: 41), the higher the ROA of a bank, the greater the amount / level of profit generated by the bank and the better the position of the bank and vice versa.

2) Fungsi *Return On Assets* (ROA)

Based on the description above, it can be concluded again that *ROA* in this study is used as a tool to measure the comparison between net profit after deducting interest expense and *Earning After Taxes* (*EAT*) taxes generated from the company's principal activities with total assets) that the company has to carry out the company's activities as a whole and is expressed as a percentage, which can be found using the formula:

$$(ROA) = \frac{\text{Laba Bersih}}{\text{Total Aset}} x\ 100\%$$

Source: Murhadi (2013:64)

3. Risk

a. Risk Definition

According to Yusmad (2018: 101), financing risk is a banking risk that arises as a result of the failure of the debtor who is not in accordance with the agreed contract in fulfilling its obligations. Financing risk can occur in connection with one of the intermediation functions of Islamic banks, namely channeling funds collected from the public to parties in need where the potential loss due to financing risks is that Islamic bank funds will be lost because debtors do not pay their installments and the value of collateral that turns out to be unbalanced with the financing issued by Islamic banks for their customers.

b. Financing Risk Level

According to Mardani (2015: 225), Technically akad *al-.* is a business cooperation agreement between two or more parties where the first party as *shahibul maal* provides all capital while the second party as the manager of funds / business called *mudharib, where profits are divided based on the initial agreement when the contract occurs, while losses caused by negligence of the fund manager (*mudharib) then *mudharib* shall be liable for such losses. However, if the loss occurs not due to the negligence of the fund manager, then the loss will be borne by the fund owner (PSAK 105).

Table 2.2.

Non Performing Financing (NPF) *Assessment Criteria*

Ratio Value	**Predicate**
≤ 2%	Healthy
2% - 5%	Quite Healthy
5% - 8%	Unhealthy
8% - 12%	Unhealthy

Source: Yusmad (2018:228)

METHODS

Types of Research

According to Sugiyono (2016: 2) the definition of the scientific method: "Research Method is a scientific way to obtain data with certain purposes and uses". In conducting research, a researcher must first determine the work plan and data sources that will be used as research objects, therefore, a research strategy is needed that will assist researchers in conducting research. Research strategy itself is basically a scientific way to obtain data with specific purposes and uses. In this study, the research strategy used by researchers is quantitative research. Quantitative Research is research that uses numerical / numerical data analysis. The purpose of quantitative research is to develop and use mathematical models, theories, and / or hypotheses related to the phenomena studied by Syriac (2016: 109). This study is intended to determine the effect of *Non-Performing Finance (NPF)* and Operating Costs on Operational Income (BOPO) on *Return On Assets* (ROA) at Sharia Commercial Banks for the 2011-2020 period.

Place and Time of Research

In this study, the author takes the title, namely the Effect *of Non-Performing Finance (NPF*) and Operating Costs of Operating Income (BOPO) on *Return On Asset (ROA)* at Sharia Commercial Banks for the 2011-2020 period. This study was conducted to measure the effect of independent variables, namely *Non-Performing Finance (NPF*) (X1) and Operating Expenses Operating Income (X2) on *Return On Asset* (Y) at Sharia Commercial Banks for the 2011-2020 period.

1. Research Sites

The data used in this study was taken from the website of the list of Islamic Banks in Indonesia in 2020. This research was conducted on Sharia Commercial Banks listed on the IDX for the period 2011-2020.

2. Research Time

In this study, the authors took research data from December 2020 to July 2021. The time of research implementation is carried out in stages according to the thesis process, from making research proposals, proposal seminars, improving proposal materials, collecting research data, processing data, to the thesis preparation stage.

Population and Sample

1. Populasi

According to Sugiyono (2016: 80) population is a genealogical area consisting of objects / subjects that have certain qualities and characteristics that are applied by researchers to be studied and then drawn conclusions. Based on this understanding, the population in this study is Sharia Commercial Banks registered on the IDX consisting of 14 banks with financial statements published in 2011-2020.

Sample

According to Sugiyono (2016: 62) defines the sample as follows: "Sample is the number and characteristics possessed by the population". Sampling in this study uses *Purposive Sampling* technique, which is a sampling technique with certain considerations or criteria. The criteria for sampling are as follows:

a. Sharia Commercial Bank which presents annual financial statements on the IDX website for the period 2011-2020.

Data Collection Techniques

Data is a collection of facts recorded by Nofriansyah (2015: 109) The source of data used in this study is a type of skunder data, where data is obtained by researchers from intermediary media (obtained and recorded by other parties). Secondary data is able to

provide information in decision making although it can be processed further. This study uses secondary data from the results of data collection that has been processed from other parties, namely information about the financial statements of Sharia Commercial Banks published for the period 2011-2020.

Data Analysis Techniques

1. Descriptive Statistical Test

Descriptive statistical analysis provides an overview or description of a data seen from the highest value (*maximum),* low value (*minimum),* average value *(mean) and standard* deviation (standard deviation) *Ghozali (2016: 19).*

2. Outlier data

Outlier data is also called outlier data. The definition of Outlier is observational data that appears with extreme values, either univariate or multivariate. What is meant by extreme values in observation is a value that is far or completely different from most other values in the group.

3. Classical Assumption Test

According to Ghozali (2013: 57) states that classical assumption tests are used to obtain a good regression model, free from data deviations.

a. Normality Test

According to Ghozali (2016: 154) the normality test is used to see if

Residual values that are normally distributed or not. A good *regression* model is to have *normally distributed* residual values.

b. Multicollinearity Test

According to Sugiyono (2015: 323) suggested that the multicolliarity test can be interpreted whether there is an influence between X1 and X2, if there is an influence it can be said that the data cannot be carried out, this test is assessed from the toleracce value and VIF value where if the tolerance value in the table is greater than 0.1 and VIF is smaller than 10 then multicolleniality does not occur.

c. Heteroscedasticity Test

According to Ghozali (2018: 134) a good regression model is one in which homoscedasticity or heteroscedasticity does not occur. Testing is carried out with *the Scatterplot* Test , which is a hypothesis test to determine whether a regression model has an indication of heterokedasticity by progressing residual absolud. The heteroscedasticity test is used to see if there is a difference in variance from one residual to another, by looking at the *scatterplot* and seeing whether the residual has a certain pattern or not.

d. Autocorrelation Test

According to Ghozali (2018: 107) autocorrelation arises because successive observations over time are related to each other. This problem arises because residuals are not free from one observation to another. A good regression model is one that is free from autocorrelation. The way to detect the presence or absence of autocorrelation is the Run Test.

4. Simple Linear Regression Test

According to Sugiyono (2012: 261) said that simple regression is based on a functional or causal relationship of one independent variable with one dependent variable. This analysis is to determine how much the direction of the relationship between the independent variable and the dependent variable whether positive or negative and to predict the value of the dependent variable if the value of the independent variable increases or

decreases. The data used is usually on an interval or ratio scale. Regression is used to measure the magnitude of the influence of the independent variable on the dependent variable using the independent variable.

5. Beganda Linear Regression Test

According to Sugiyono (2012: 275) multiple linear regression analysis is used by researchers when they intend to predict how the state (up and down) of the dependent variable, if two or more independent variables as predictor factors are manipulated (up and down the value).

6. Correlation Coefficient Test (r)

According to Andi (2007), the Correlation Test is a number that shows the strong or weak influence between two variables. Based on the correlation coefficient (r) between two variables is to interpret the strong or weak influence, the following guidelines are used:

Table 3.4

Guidelines for providing interpretation of correlation coefficients

Correlation Coefficient Value Interval	**Relationship Level**
0,000 - 0,199	Very Low
0,200 - 0,399	Low
0,400 - 0,599	Keep
0,600 - 0,799	Strong
Correlation Coefficient Value Interval	**Relationship Level**
0,800 - 1,000	Very Powerful

Source : Sugiono (2012)

7. Test Coefficient of Determination (R2)

The R2 test or determination test is an important measure in a regression, because it can inform whether or not the estimated regression model is good or in other words the number can measure how close the estimated regression line is to the real data. Used to determine how much the percentage of the influence of the independent variable simultaneously on the dependent variable.

RESULT AND DISCUSSION

Overview of the Research Object

This study uses secondary data obtained from annual financial statements published on the IDX website and each bank sampled in this study. The analysis in this study used panel data regression analysis and was processed using SPSS software version 22. The object or population used in this study is Sharia commercial banks listed on the IDX for the 2011-2020 period as many as 14 Sharia Banks.

Sample Description

1. Bank Muamalat Indonesia

PT Bank Muamalat Indonesia Tbk first started its business as the first Sharia Bank in Indonesia on November 1, 1991 or 24 Rabi'us Tsani 1412H which was established by the Indonesian Ulema Council (MUI), the Indonesian Muslim Scholars Association (ICMI) and Muslim entrepreneurs who later received support from the Government of Indonesia. On October 27, 1994, Bank Muamalat Indonesia obtained a license as a Foreign Exchange Bank and was listed as a public company that was not listed on the Indonesia Stock

Exchange (IDX). Then in 2003, Bank Muamalat confidently conducted a Limited Public Offering (PUT) with Preemptive Rights (HMETD) 5 (five) times and was the first banking institution in Indonesia to issue Mudhrabah Subordinated Sukuk. The action further confirms Bank Muamalat Indonesia's position on the map of the Indonesian banking industry.

Research Results

1. Data Outlier

Is a case or data that has unique characteristics that look very different from other observations and appear in the form of extreme values for either a single variable or a combination (Ghozali, 2011: 41). According to (Ghozali. 2011: 41) There are four causes of data outliers (1) errors in data entry, (2) failure to specify the existence of missing values in computer programs, (3) outliers are not members of the population we take as a sample, but (4) outliers come from the population we take as a sample, but the distribution of variables in the population has extreme values and is not normally distributed. Detection of outliers can be done by determining the limit value that will be categorized as outlier data, namely by converting data values into standardized scores or commonly called z-scores (Ghozali, 2011: 41). Ghozali, (2011: 41) for small sample cases (less than 80) then the standard score with a value of ≥ 2.5 is declared an outlier. To find the oulier data, the author uses the boxplot method, which eliminates data that is considered to have extreme value.

2. Descriptive Statistical Test

Descriptive statistical analysis provides an overview or descriptive of a data seen from the highest value (*maximum),* low value (minimum), average value (mean) and standard deviation (standard deviation) Ghozali (2016: 19). The descriptive results in this study are presented in the following table.

Table 4.3.
Descriptive Statistical Test Results

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPF	39	.570	4.950	2.70718	1.254407
BOPO	39	81.260	99.770	92.57205	5.567257
TWO PEOPLE	39	.020	1.820	.72026	.581285
Valid N (listwise)	39				

Source: Spss 22 output

3. Classical Assumption Test

a.Normality Test

This normality test used is the Komogorov Smirno test to see whether the variables that have been selected in the regression model are normally distributed or not. The results of this test will be said to be normal if the value of significant 2 tailed > 0.05. This normality test can be seen in the following table:

Table 4.5
Kolmogorov smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		39
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.14004057
Most Extreme Differences	Absolute	.100
	Positive	.100
	Negative	-.072
Test Statistic		.100
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: OutputSPSS 22

b.Multicollinearity Test

The multicolonicity test is used to show whether or not there is a direct relationship (correlation) between independent variables. Multicollinearity occurs if the tolerance value is less than 0.10 and the VIF value is more than 10 (ten), it can be interpreted that there is multicolonicity. Meanwhile, if the tolerance value is more than 0.10 and the VIF value is less than 10 (ten), it can be interpreted that there is no multicolonicity.

Table 4.6
Multicollinearity Test Results

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	BRIGHT
(Constant)	10.066	.487		20.678	.000		
NPF	-.003	.025	-.007	-.120	.905	.535	1.869

BOPO	-.101	.006	-.966	-17.598	.000	.535	1.869

a. Being a CompleteLy Young Man: ROA

Source: Outpu SPSS22

a.Heteroscedasticity Test

The heteroscedacity test aims to test whether in the regression model there is an inequality of *variance* from the residual of one observation to another. If the *variance* from the residual of one observation to another is fixed, then it is called heterokedasticity. A good regression model is one in which homokedasticity or heteroscedasticity does not occur.

a.Autocorrelation Test

The test used in the autocorrelation test is the run test where if the value of Asymp. Sig (2-tailed) < from 0.05 then there is autocorrelation and vice versa if the value of Asymp. Sig (2-tailed) > from 0.05 hence no autocorrelation occurs.

Table 4.7
Uji Run test

Runs Test

	Unstandardized Residual
Test Valuea	.00297
Cases < Test Value	19
Cases >= Test Value	20
Total Cases	39
Number of Runs	16
With	-1.295
Asymp. Sig. (2-tailed)	.195

a. Median

Source : SPSS Output 22

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	T	Say.	Tolerance	BRIGHT
1(Constant)	10.066	.487		20.678	.000		
NPF	-.003	.025	-.007	-.120	.905	.535	1.869
BOPO	-.101	.006	-.966	-17.598	.000	.535	1.869

a. Being a CompleteLy Young Man: ROA

4. Simple linear regression

With simple linear regression, it can be known how much *Non Performing Finance (NPF*) which is an independent variable affects Return *On Asset (ROA) as a* dependent variable. Likewise, the variable X2 is to find out how much Operating Costs Operating Income (BOPO) which is an independent variable affects Return *On Assets (ROA).*

Table 4.8

NPF linear regression (X1) against ROA (Y)

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say.
	B	Std. Error	Beta		
1(Constant)	1.555	.169		9.184	.000
NPF	-.308	.057	-.665	-5.421	.000

Source : SPSS Output 22

5. Double Linier Regression Test

In analyzing the data of this study, multiple linear regression was used. Multiple linear regression analysis is an analysis used to predict the state of rise and fall of dependent variavel through changes in the value of the independent variable. To make it easier to analyze data, all data processing will be carried out using the *SPSS 22* program on all independent variables, namely *Non-Performing Finance (NPF*) and Operating Expenses Operating Income (BOPO) while the dependent variable is *Return On Asset (ROA).* The regression results from the processed data can be seen in the following table:

Table 4.10

Beganda Linear Test Results

Source : SPSS Output 22

6. Correlation Coefficient Test

To determine the relationship between NPF and BOPO on ROA, a moment product correlation coefficient test is used. The use of correlation coefficients to find out how strong the relationship of the dependent variable to the independent variable. To increase the correlation value between the two variables is indicated by r. Basically, r can vary, namely from the value (-1) to 1, where r = 0 or close to 0, then the relationship between the two variables is said to be weak. When r = 1 or close to 1, then the relationship between the two variables is very strong.

Table 4.11

Correlation Coefficient Test

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.971a	.942	.939	.143878	1.430

a. Predictors: (Constant), BOPO, NPF

b. Being a Good Example: ROA

Source: SPSS 22 output

7. Test Coefficient of Determination (R2)

The Coefficient of Determination is a determining coefficient because the variance that occurs in the dependent variable can be explained through the variance that occurs in the independent variable. With the coefficient of determination, it can be known the magnitude of the contribution of the influence of the independent variable to the dependent variable.

Table 4.12

Coefficient of Determination

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.971a	.942	.939	.143878	1.430

a. Predictors: (Constant), BOPO, NPF

b. Being a Good Example: ROA

Source: SPSS 22 output

8. Uji Hypothesis

Test t (Partial)

The t test (partial regression test) is used to determine whether the partial influence of NPF and *BOPO* variables has a significant effect or not on Return *On Asset (ROA).* The test used a significance level of 0.05. The basis for the return of the t-test decision is: If tcount ≥ t table means Ho is rejected, Ha is accepted If tcount ≤ t table means Ho is accepted, Ha is rejected. Here we present the results:

Table 4.13

Test t (Partial)

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	BRIGHT
1(Constant)	10.066	.487		20.678	.000		
NPF	-.003	.025	-.007	-.120	.905	.535	1.869
BOPO	-.101	.006	-.966	-17.598	.000	.535	1.869

a. Being a CompleteLy Young Man: ROA

Source: SPSS 22 output

a. Test f (Simultaneous)

Test F basically shows whether all variables included in the model have a joint influence on the dependent variable to make a decision on whether the hypothesis is accepted or rejected by comparing the significance level of 0.05 (5%). If the probility value F is greater than 0.05 (5%) then regression cannot be used to predict the dependent variable or in other words the independent variables together have no effect on the dependent variable.

Table 4.14

Test f (Simultaneous)

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Say.
1Regression	12.095	2	6.047	292.129	.000b
Residual	.745	36	.021		
Total	12.840	38			

a. Being a CompleteLy Young Man: ROA

b. Predictors: (Constant), BOPO, NPF

Source : SPSS Output 22

CONCLUSIONS

5.1 Conclusion

Based on the results of research and discussion on the Effect of *Non-Performing Finance (NPF*) and Operating Costs of Operating Income (BOPO) on *Return On Assets (ROA)* at Sharia Commercial Banks listed on the IDX for the 2011 - 2020 period, it can be concluded as follows:

1. The calculated value of the NPF variable is (0.07) smaller than the table t value of 2.02619 with a significant level of 0.905 greater than 0.05, so it can be interpreted that Ho is accepted and Ha is rejected, so it can be partially concluded that NPF has no effect on ROA.
3. The calculated value of the BOPO variable is (17.598) greater than the ttable of 2.02619 but the negative value with a significant level of 0 greater than 0.05 can be interpreted as Ha is accepted and Ho is rejected. So it can be partially concluded that BOPO has a negative and significant effect on ROA.
4. From the output it is known that Fcalculate is 292.129 and significance value is 0 while the F value of $_{\text{the table}}$ is 3.26 at a significance level of 0.05 with df 1 (number of variables -1) 3-1 = 2, and df 2 (n-k-1) or = 39-2-1 = 36 obtained F table value of 3.26. So it can be concluded that F $_{\text{calculate}}$ > Ftable (292.129 < 3.26) and signification < 0.05 (0 > 0.05), then Ha is accepted, so it can be concluded that NPF and BOPO together affect ROA known value of dtermination coefficient (KD) = (R^2) x 100% obtained from R ie KD = 0.942 x 100% = 94% (This result is the same as obtaining using SPSS 22.00 *for windows* in the R Square column of 94%, while the remaining 6% (100%-94%) is the influence of other factors not examined in this study by the authors.

5.2 Saran

Based on the conclusions of the results of the above study on the Effect of *Non-Performing Finance (NPF*) and Operating Costs of Operating Income on *Return On Assets (ROA)* at Sharia Commercial Banks Listed on the IDX for the 2011-2020 Period, the researcher provides suggestions and input with the hope that it will be useful. The suggestions and inputs are as follows:

1. For the Company, it should be able to improve company performance, so that *Non-Performing Finance (NPF)* can have a positive effect on financial statements and have a good impact on society.
2. For the Next Researcher

a. Further research needs to be carried out on other factors that can affect Return *On Asset (ROA)* at Sharia Commercial Banks for the 2010-2020 period. This research is limited to certain financial ratio variables so that future research is expected to add other variables related to company performance.
b. Researchers then choose companies that can provide complete information to support the continuity of research.
c. This research is limited to a certain period, because in 2021 Marger has become an Indonesian Sharia Bank (BSI) so that further research is expected to be able to increase the research period

3. For Investors

Investors as observers or practitioners, to always pay attention to various fundamental factors that can support or affect the company, both directly and indirectly related because caution is needed in choosing a place to be used as an investment correctly so that later the investment made produces more results than expected and keeps away from losses. It's good for potential investors to pay attention to supporting variables that improve company performance, not based on the two variables discussed. Potential investors study financial statements again, for example, such as recalculating because even though companies have published financial statements, many are still not transparent or miscalculate.

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