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by . .

PROFITABILITY RATIO ANALYSIS FOR MEASURING FINANCIAL PERFORMANCE IN ASSETS IN SHARIA BANKING COMPANIES IN INDONESIA PERIOD 2018-2022

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ABSTRACT

The purpose of this study was to better understand how Indonesian Islamic banking companies' assets and financial performance would be measured using profitability ratio analysis between 2018 and 2022. The asset growth rate of Indonesian Islamic banking businesses is estimated in this study using the variables gross profit margin (GPM), net profit margin (NPM), return on investment (ROA), and return on investment (ROE). Pick a side. The data in this study are regularly distributed, according to observations. Both the multicollinearity and normalcy tests turned up no abnormal variables. The autocorrelation test, on the other hand, confirmed that there is autocorrelation. The study's findings, however, can still be used to support multiple linear regression equation models. As the significance level is above 0.05, the findings of this study indicate that neither the gross GPM nor the NPM variables have a significant influence on wealth growth. However, because their significance levels are smaller than 0.05, the variables ROA and ROE have a bigger influence on wealth growth. Because the significance level is smaller than 0.05, all four variables— GPM, NPM,ROA and ROE, are simultaneously significant to wealth growth. if it is a factor. Forecasting skills for the interdependent 19.8% asset variables NPM,ROA and ROE.

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1. INTRODUCTION

A diverse array of financial institutions contributes to the economic growth and development in Indonesia. The banking institution has a prominent role in the Indonesian economy, making it one of the most prominent financial institutions in the country. A bank is a financial organization that serves as a repository for funds generated by corporations, government entities, private enterprises, and people. Banking firms offer a range of activities and services to cater to the diverse demands of consumers. These services encompass finance and the establishment of mechanisms within the payment system, which are essential for the functioning of all economic sectors. Banks, as financial institutions, fulfill the role as middlemen between entities possessing surplus funds and those in need of capital. However, their scope extends beyond this function to encompass a broader array of services. Islamic banking is a banking system that operates in accordance with the principles of Islamic law, often known as sharia. The primary objective of an Islamic sharia-compliant system is to adhere to the principles and guidelines outlined in Islamic sharia, particularly with regard to muamalat procedures. This entails refraining from engaging in practices that involve usury and conducting investment activities based on the principle of profit sharing in financing. The aforementioned statement can be found in Law no. 21 of 2008, which pertains to Islamic banking. The presence of a robust legal framework is anticipated to expedite the expansion of Islamic banking. The significance of the Islamic banking industry in its support of the national economy would be further enhanced. Law number 21 of 2008 further stipulates guidelines for conventional banks to establish sharia branches or undergo complete conversion into sharia-compliant banks. Indonesia is recognized as a nation that embraces the advancement of the Islamic banking system, operating within the framework of a dual-banking system. In order to offer a more comprehensive alternative to banking services to the populace of Indonesia.

The Islamic banking system employs synergistic approaches to facilitate the mobilization of public finances in a more comprehensive manner, hence enhancing the financing capacity for many sectors of the national economy. Simorangkir (2014) posits that the process of economic development has led to the progressive integration of banking culture into individuals' economic endeavors. Indonesia is recognized as a nation that embraces the advancement of the Islamic banking system, operating within the framework of a dual-banking system. In order to offer a more comprehensive alternative to banking services for the population of Indonesia. The Islamic banking system employs synergistic approaches to facilitate the mobilization of public finances on a wider scale, hence enhancing the financing capacity for various sectors of the national economy. Simorangkir (2014) posits that the process of economic development has resulted in the progressive integration of banking culture into individuals' economic endeavors. Indonesia is among the nations that embrace the establishment of the Islamic banking system within the context of a dual-banking framework. In order to offer a more comprehensive alternative to banking services to the populace of Indonesia. The Islamic banking system employs synergistic approaches to facilitate the mobilization of public finances in a more inclusive manner, hence enhancing the financing capacity for various sectors of the domestic economy. Simorangkir (2014) posits that the process of economic development has resulted in the progressive integration of banking culture into individuals' economic endeavors. The Islamic banking system employs synergistic approaches to facilitate the mobilization of public finances in a more comprehensive manner, hence enhancing the financing capacities for all sectors of the national economy. Simorangkir (2014) posits that the process of economic development has resulted in the progressive integration of banking culture into individuals' economic endeavors. The Islamic banking system employs synergistic approaches to facilitate the broader mobilization of public finances, hence enhancing the financing capacity for many sectors of the national economy. Simorangkir (2014) posits that the process of economic development has led to the progressive integration of banking culture into individuals' economic endeavors.

The Sharia banking system encompasses distinct characteristics rooted in profit-sharing principles or alternatives to conventional banking, thus promoting mutual advantages for both customers and banks. Moreover, this system places a strong emphasis on transactional fairness., ethical investment practices, the prioritization of values such as togetherness and brotherhood in production, and the avoidance of speculative activities in financial transactions. Islamic banking serves as a viable alternative to conventional banking systems, offering accessibility to all individuals in Indonesia, irrespective of any demographic distinctions. In the realm of macroeconomic management, the extensive utilization of diverse Islamic financial products and mechanisms has the potential to enhance the interplay between the financial sector and the real sector, fostering a state of peaceful coexistence between these two sectors.

Currently, the banking industry is through a period of significant expansion. Bank Muamalat Indonesia is recognized as the inaugural Islamic financial institution in Indonesia. Bank Muamalat Indonesia was established in 1991 with the aim of catering to the financial requirements of the Muslim population who find themselves constrained within the conventional interest-based banking system. Following the enactment of Law No. 10 of 1998 pertaining to the banking sector, Islamic banks in Indonesia were granted the authority to function as either Islamic Commercial Banks (BUS) or establish Islamic Business Units (UUS). Consequently, this legislative change led to the emergence of additional Islamic banks, signifying advancements in the field of Islamic banking within the country. The establishment of Islamic banks was not solely facilitated by government endorsement, but was also facilitated by the enactment of Law no. 21 of 2008 pertaining to Islamic banking. The sharia banking business has experienced significant growth due to the implementation of Law no. 21 of 2008, which was officially enacted on July 16, 2008. This legislation has provided a robust legal framework for the industry, hence facilitating its further expansion and development. The Islamic banking business has made remarkable advancements, resulting in an average annual asset increase of over 65% in the past five years. As a result, it is anticipated that the industry will play an increasingly vital role in bolstering the national economy. Indonesia is home to a number of Islamic banking institutions. This study assesses the financial performance of all Islamic banks in Indonesia that are officially registered with the Financial Services Authority (OJK), as presented in the accompanying table. Furthermore, the establishment of a robust legal framework will contribute to the advancement of the sharia banking industry, fostering its accelerated growth. The Islamic banking business has demonstrated remarkable progress, exhibiting an average annual asset growth rate above 65% over the past five years. Consequently, it is anticipated that the industry will assume a more substantial role in bolstering the national economy. Indonesia is host to a number of Islamic banking institutions. This study assesses the financial performance of all Islamic banks in Indonesia that are officially registered with the Financial Services Authority (OJK), as presented in the table below. Consequently, the advancement of the sharia banking industry will be supported by a robust legal framework, thereby fostering its accelerated growth. The Islamic banking business has demonstrated remarkable advancements, resulting in an average annual asset increase over 65% over the past five years. As a consequence, it is anticipated that the industry will play an increasingly substantial role in bolstering the national economy. Indonesia is home to a number of Islamic banking institutions. This study aims to assess the financial performance of all Islamic banks in Indonesia that are registered with the Financial Services Authority (OJK), as presented in the table below. It is anticipated that the Islamic banking sector will play an increasingly significant role in supporting the national economy. Indonesia is home to numerous Islamic banking institutions. This study assesses the financial performance of all Islamic banks in Indonesia that are officially registered with the Financial Services Authority (OJK), as presented in the accompanying table. The anticipated trajectory suggests that the Islamic banking sector will play an increasingly substantial role in bolstering the national economy. Indonesia boasts a number of Islamic banking institutions. This study assesses the financial performance of all Islamic banks in Indonesia that are officially registered with the Financial Services Authority (OJK), as presented in the table provided.

The development policy of Islamic banking in Indonesia encompasses the responsibility pertaining to the operational activities and financial status of the company, as evident in the company's financial statements. The significance of a company's financial statements cannot be overstated, particularly for those involved in business, such as investors, who rely on these statements to inform their decision-making processes. Investors are inclined to allocate their capital to organizations that have the potential to generate substantial financial gains. By employing additional procedures such as processing, comparing, evaluating, and analyzing financial statements, one might derive forecasts regarding future outcomes. The financial statements of the company function as a means by which investors can evaluate the company's financial success during a specific timeframe. In recent times, there has been a notable surge in investment activities, accompanied by the emergence of diverse financing mechanisms. This trend is exemplified by the growing influence of the capital market and the banking sector, which underscores the significance of financial statement analysis. The significance of doing an analysis of financial accounts is of utmost importance. The performance of a corporation is determined by a sequence of procedures that involve the allocation of different resources, including but not limited to profit. The evaluation of managerial performance, estimation of a company's capability, and assessment of investment or credit risk are all crucial aspects that underscore the significance of profit. It is evident that a primary objective in forming a company is to generate earnings, which are then utilized for the growth and sustainability of the organization. The estimation of profit has significant interest for investors, making it a noteworthy aspect to consider. The profitability of a corporation is frequently employed as a metric for evaluating the effectiveness of managerial performance in overseeing the organization. Assessing a company's capacity to generate future earnings serves as a reliable indicator of its overall performance and future prospects.

Ultimately, the envisioned Islamic banking system aspires to be a contemporary and inclusive financial framework that is accessible to individuals from all walks of life, without any kind of discrimination. The current challenges faced by the Indonesian nation necessitate the development of a banking system that incorporates the principles of Islamic economics in a thoughtful manner. This system should be designed to address the specific issues encountered by the nation, while also considering the socio-cultural context that has shaped its historical trajectory. In this manner, endeavors aimed at establishing an Islamic banking system would consistently be perceived and embraced by the entirety of the Indonesian populace as a means to address diverse challenges within the nation. In recent years, the profitability of many banks has exhibited fluctuations attributed to multiple factors, including annual variations in earnings characterized by both significant gains and losses. Banking institutions encounter obstacles in effectively managing their operations to ensure their survival amidst prevailing conditions that lack significance. When considering the ongoing operations and resilience of a financial institution, it is crucial to prioritize the examination of profit as the primary determinant. Profit is a crucial factor in business operations as it serves as a comprehensive indicator of a company's performance. The attainment of substantial profit figures is highly desirable as it signifies the company's ability to generate sufficient income, ensuring the satisfaction of creditors and shareholders. The correlation between the level of profit obtained and the confidence of depositors and firm investors is positive.

An effective approach to evaluating financial performance involves the examination of a company's financial statements, comprising a balance sheet and income statement. Financial ratios are a commonly employed analytical method for assessing a company's financial performance by examining its financial statements. The examination of a bank's financial performance often commences with scrutinizing financial report data, engaging in calculations, comparisons, and measurements, followed by the interpretation of findings and the formulation of potential remedies. Ratio analysis is a commonly employed method for assessing the interrelationships among various components within a financial report, as well as between the balance sheet and income statements (Kasmir, 2012).

This study employs the utilization of financial ratios, namely Profitability Ratios, as a means of measurement. The primary objective of the researchers in utilizing these financial ratios is to facilitate the observation of the financial performance of Islamic banking institutions in Indonesia over a specific time frame, specifically from 2018 to 2022, in a sequential manner known as a "time series." The second rationale is to the financial ratio's capacity to serve as a representative measure for many other financial measures. Thirdly, the utilization of profitability ratios serves as a primary indicator for evaluating the financial performance of Islamic banking in Indonesia.

According to the findings of Muhammad Ash-Shiddiqy (2019), the analysis of data processing reveals notable disparities in the Return on Assets (ROA) and Return on Equity (ROE) of Islamic banks prior to and subsequent to the implementation of limitations on conventional bank deposit rates. The results indicate a substantial decrease in both ROA and ROE for Islamic banking following the imposition of restrictions on conventional bank deposit rates. In the study conducted by Sri Diana, Sulastiningsih, Endar Sulistya, and Purwati (2021), the authors presented their research findings and discussed the performance of profitability ratios in various banks. The authors found that the BOPO ratios of the banks exhibited favorable performance. Additionally, the ROA and ROE ratios of these banks were observed to be higher compared to other Islamic banks. The liquidity ratio analysis reveals a decline in the capacity of each Islamic financial institution, with the exception of BNI Syariah, which exhibits a notable growth in its ratio. The perspective from the FDR (Federal Deposit Insurance Corporation) highlights the importance of enhancing the efficiency of financial resource allocation, notwithstanding the presence of ample bank liquidity. In relation to the solvency ratio, it is evident that the performance of each Islamic bank demonstrates their capacity and effectiveness, as reflected by the adequacy ratio surpassing the predetermined minimal threshold.

Iswandi (2022) cites study findings that show Bank BRI Syariah's financial performance between 2016 and 2018 was rated highly unfavorably in terms of Net Profit Margin (GPM), Return On Assets (ROA), and Return On Equity (ROE). The information provided comes from the average computation results over a three-year period. In a study by Dio Ahmad Fawzi (2022), it was discovered that Return On Assets (ROA) and Return On Equity (ROE) have a dual effect on profit growth. First of all, the study showed that Return On Assets (ROA) has a significant impact on profit growth. Second, the analysis showed that PT. BTPN Syariah Tbk. is significantly and favorably impacted by both Return On Assets (ROA) and Return On Equity (ROE).

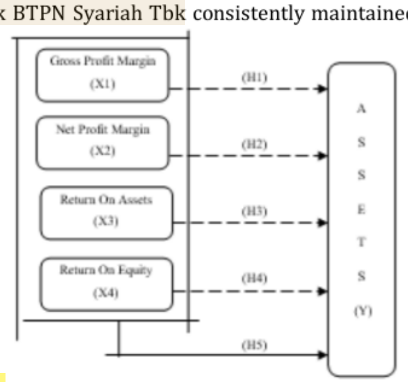
Prior studies' findings revealed contradictory results in regards to Return On Assets (ROA) and Return On Equity (ROE). This study intends to conduct a thorough reevaluation of Indonesia's Islamic banking industry's asset growth. Researchers from Assets found that the asset holdings of Islamic banking institutions in Indonesia have shown a variety of trends. Some banks have seen an increase in the value of the assets they hold, while others have seen a decline. The assets of Indonesia's Islamic banking institutions as a whole from 2018 to 2022 are listed in the table below.

Table 2. Islamic Banking Financial Data in Indonesia (2018-2022 Period)

PT. Bank Syariah Indonesia Tbk (in millions of rupiah)	
Year	Total Assets
2018	37,915,084
2019	205,297,027
2020	239,581,524
2021	265,289,081
2022	305,727,438
PT. Bank Muamalat Indonesia Tbk (in billions of rupiah)	
Year	Total Assets
2018	57,227
2019	50,556
2020	51,241
2021	58,899
2022	61,364
PT. Bank Mega Syariah (in millions of rupiah)	
Year	Total Assets
2018	7,336,342
2019	8,007,676
2020	16,117,927
2021	14,041,751
2022	16,070,574
PT. Bank Aladin Syariah Tbk (in millions of rupiah)	
Year	Total Assets
2018	661,912
2019	715,623
2020	721,397
2021	2,173,162
2022	4,733,401
PT. Bank Victoria Syariah (in millions of rupiah)	
Year	Total Assets
2018	2,126,019
2019	2,262,451
2020	2,296,027
2021	1,660,849
2022	2,110,830
PT. Bank Jabar Banten Syariah (in millions of rupiah)	

Year	Total Assets
2018	6,741,449
2019	7,723,202
2020	8,884,354
2021	10,358,850
2022	12,445,811
PT. Bank Panin Dubai Syariah Tbk (in million rupiah)	
Year	Total Assets
2018	8,771,058
2019	11,135,825
2020	11,302,082
2021	14,426,005
2022	14,791,738
PT. Bank KB Bukopin Syariah (in millions of rupiah)	
Year	Total Assets
2018	6,328,447
2019	6,739,724
2020	5,223,189
2021	6,220,221
2022	7,013,225
PT. Bank BCA Syariah (in millions of rupiah)	
Year	Total Assets
2018	7064.0
2019	8634.4
2020	9,720.3
2021	10642.3
2022	12,671.7
PT. Bank BTPN Syariah Tbk (in million rupiah)	
Year	Total Assets
2018	12039275
2019	15,383,038
2020	16,435,005
2021	18,543,856
2022	21,161,976

The data presented in the table indicates that PT. Bank Muamalat Indonesia Tbk, an Islamic banking entity, experienced a reduction in its assets during the year 2019. In contrast, various other Islamic banking institutions like PT. Bank Syariah Indonesia Tbk, PT. Bank Mega Syariah, PT. Bank Aladin Syariah Tbk, PT. Bank Victoria Syariah, PT. Bank Jabar Banten Syariah, PT. Bank Panin Dubai Syariah Tbk, PT. KB Bukopin Sharia Bank, PT. Bank BCA Syariah, and PT. Bank BTPN Syariah Tbk consistently maintained their asset



levels. increase in their assets on an annual basis.

Figure 1. Conceptual Framework

Medina Almunawwaroh, Rina Marliana (2018), The findings of the analysis and subsequent discussion indicate that the CAR, NPF, and FDR values have a somewhat significant impact on profitability. The variables of CAR and NPF exhibit a detrimental impact on profitability, but the variable of FDR demonstrates a favorable influence on profitability. Muhammad Ash-Shiddiqy (2019), The analysis of the data reveals notable variations in the Return on Assets (ROA) and Return on Equity (ROE) of Islamic banks before and after the implementation of restrictions on conventional bank deposit rates. Specifically, the ROA and ROE of Islamic banks demonstrate a substantial decline subsequent to the imposition of restrictions on conventional bank deposit rates. The findings and discourse indicate that the profitability ratios of each bank, as measured by BOPO, exhibit favorable performance. Furthermore, when compared to other Islamic banks, the ratios for ROA and ROE demonstrate the greatest values. The liquidity ratio analysis reveals a decline in the capacity of each Islamic financial institution, with the exception of BNI Syariah, which demonstrates a notable growth in its ratio. The perspective from the FDR (Federal Deposit Insurance Corporation) indicates that despite the presence of ample bank liquidity, there exists a necessity to enhance the efficiency of financial allocation. In regard to the solvency ratio, it is evident that each Islamic bank demonstrates commendable performance and capability, as demonstrated by their adequacy ratio surpassing the prescribed minimal threshold. Andi Iswandi (2022), The financial performance of Bank BRI Syariah from 2016 to 2018, as shown by its GPM,ROA and ROE was deemed highly negative. The information provided is derived from the average calculation outcomes over a span of three years. Dio Ahmad Fawzi (2022), The research on how ROA and ROE affect profit growth has revealed that ROA has a significant impact on profit growth.

2. METHODS

Researchers must use quantitative research procedures to acquire the appropriate type of data in order to collect the data that will be used as proof for this research. This study utilized secondary data sources, including the Law of the Republic of Indonesia, websites, books, journals, and articles. The researchers acquired secondary data for this study from the official website of the Financial Services Authority (OJK), namely www.ojk.go.id. The data consisted of yearly financial reports of Islamic banking institutions and other pertinent information. The sample population comprises the yearly financial statements of Islamic banking institutions in Indonesia.The data collected consists of the yearly financial statements of Islamic banking institutions in Indonesia, which have been publicly released throughout the period spanning from 2018 to 2022.

Table 4. Research Variables and Operational Definitions

	Variable	
NO	**dependent**	**Independent**
1	Assets	Gross Profit Margin Ratio (GPM)
2		Net Profit Margin Ratio (NPM)
3		Return On Assets (ROA)
4		**Return On Equity (ROE)**

The methods used in data collection carried out by the researchers are as follows:

1) Indirect Observation

In this study, the researchers conducted indirect observations at the research site by gathering diverse information, including data, general descriptions, and developments pertaining to annual financial reports of Islamic banking companies in Indonesia from 2018 to 2022. This information was accessed directly from the official website of the Service Authority for Finance (OJK), specifically at www.ojk.go.id.

2) Study of literature

The review of literature serves as a method for problem-solving by examining pre-existing textual sources, including books, journals, articles, and other relevant materials that contribute to the research content.

3. RESULTS AND DISCUSSION

This study aims to examine and evaluate the financial performance of Islamic banking institutions in Indonesia spanning the period 2018 to 2022. The research concentrates on profitability metrics, specifically the GPM, NPM, ROA and ROE ratios. The outcomes derived from the data analysis, executed using SPSS Version 26, are illustrated below.

Variable Descriptive Statistical Data Analysis

Table 5. Descriptive Statistics

Descriptive Statistics

	N	Min	Max	Means	std. Deviation
Gross Profit Margins	50	.01	3.42	.4460	.77738
Net Profit Margins	50	.00	3.42	.3960	.76263

Return On Assets	50	-10.85	13.58	1.2730	4.71216
Return On Equity	50	-31.76	31.20	4.5488	11.57693
Assets	50	7064	305727438	27136848.88	68770634.297
Valid N (listwise)	50				

The provided table exhibits the average values for Gross Profit Margin (X1), Net Profit Margin (X2), Return On Assets (X3), Return On Equity (X4), and Assets (Y). Additionally, it is apparent that the dataset encompasses 50 data points sourced from the financial reports of Islamic banks in Indonesia spanning the years 2018 to 2022. The mean Gross Profit Margin is calculated as 0.4460, accompanied by a standard deviation of 0.77738. The mean Net Profit Margin is determined as 0.3960, with a corresponding standard deviation of 0.76263. The mean Return On Assets is computed as 1.2730, and its standard deviation is 4.71216. Similarly, the mean Return On Equity stands at 4.5488, accompanied by a standard deviation of 11,57693. Lastly, the mean assets in the realm of Islamic banking within Indonesia amounts to 27,136,848.88 with a corresponding standard deviation of 68,770,634.297

Classic assumption test

Normality Test Results

Table 6. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		50
Normal Parameters, b	Means	.0000000
	std. Deviation	61585877.19347408
Most Extreme Differences	absolute	.328
	Positive	.328
	Negative	-.208
Test Statistics		.328
asymp. Sig. (2-tailed)		.000c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

The objective of the normality test is to determine whether the data within the regression model adhere to a normal distribution or are influenced by factors that deviate from normality. The provided table shows an Asymp. Sig. (2-tailed) value of 0.000c, indicating that the study's analysis of the data adheres to a normal distribution.

Multicollinearity Test Results

Table 7. Multicollinearity Test Results

Coefficientsa

Model		Collinearity Statistics tolerance	Collinearity Statistics VIF
1	Gross Profit Margins	010	100,088
	Net Profit Margins	010	101632
	Return On Assets	.246	4,072
	Return On Equity	.261	3,831
Dependent Variable: Assets			

In the provided table, the Tolerance and Variance Inflation Factor (VIF) values for both Gross Profit Margin (GPM) and Net Profit Margin (NPM) are below 0.10. This suggests that these independent variables exhibit correlation, as a VIF score exceeding 10 would indicate the presence of multicollinearity. If the Tolerance values for Return On Asset (ROA) and Return On Equity (ROE) surpass 0.10, it implies that there is no substantial association among the independent variables. Moreover, the absence of multicollinearity in the data utilized for this study is underscored by the Variance Inflation Factor (VIF) values for Return On Assets (ROA) and Return On Equity (ROE) being below 10.

Autocorrelation Test

Autocorrelation Test Results

Table 8. Autocorrelation Test Results

Summary modelb

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson

1	.445a	.198	.127	64264763.667	.720

a. Predictors: (Constant), Return On Equity, Gross Profit Margin, Return On Assets, Net Profit Margin
b. Dependent Variable: Assets

Based on the table above, it can be seen that the Durbin Watson value is 0.720, which means that the data in this study has autocorrelation.

Hypothesis testing
t test (Partial)

Table 9. Test Results t

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	15143642.990	12765162.958		1,186	.242
	Gross Profit Margins	115998870.354	118149179.019	1,311	.982	.331
	Net Profit Margins	-124175382.482	121360564.986	-1,377	-1,023	.312
	Return On Assets	-10424078.255	3931532.977	-.714	-2,651	011
	Return On Equity	4990549770	1552166.820	.840	3.215	002

a. Dependent Variable: Assets

The table presented above aids in determining the significance of the beta regression coefficient. The statistical analysis indicates that the independent variables, GPM and NPM, have significance levels of 0.331 and 0.312, respectively. These values suggest that both variables surpass the conventional threshold of 0.05 for significance. In this study, the significance level for the independent variable Return On Assets (ROA) is observed to be 0.011, while the significance level for ROE is 0.002. These findings indicate that both independent variables, ROA and ROE, possess significance levels lower than the conventional threshold of 0.05. Based on the analysis, it can be concluded that the independent variables GPM and NPM lack statistically significant impacts on assets, as their significance levels exceed 0.05. Conversely, the independent variables, ROA and ROE, demonstrate partial and statistically significant impacts on Assets, evident from their significance levels below 0.05. In light of the outcomes derived from the t-test conducted for each independent variable, the following interpretation can be provided

H1: It is suspected that the GPM Ratio has an effect on Assets

The value of Sig. for GPM influence on Assets is 0.331 > 0.05, which indicates that it has no effect on the increase in Assets, as can be seen from the calculation results of the independent variable t test Gross GPM. The findings indicate that there is no significant relationship between the GPM and the growth of assets in Islamic banking within the Indonesian context. Based on the insignificance of the Sig. GPM in relation to Assets, it may be inferred that the null hypothesis (H1) is rejected.

H2: It is suspected that the Net NPM has an effect on Assets

The t test of the independent variable NPM yielded a Sig. for NPM with an effect on Assets of 0.312 > 0.05, indicating that NPM has no bearing on the growth of Assets. The findings indicate that there is no significant correlation between the NPM and the growth of assets in Islamic banking within the context of Indonesia. The rejection of hypothesis H2 can be inferred from the insignificance of the Sig. NPM number in relation to Assets.

H3: There is a hypothesis that the ROA impacts Assets.

Based on the t-test results, the value of Sig. for Return On Assets (ROA) has a significant effect on Assets (0.011 <0.05), indicating an increase in Assets. The findings suggest that a higher Return On Assets (ROA) value is associated with a positive influence on the growth of Islamic banking assets in Indonesia. The acceptance of hypothesis H3 can be inferred based on the significant impact of the Return On Assets (ROA) value on Assets.

H4: There is a hypothesis that the ROE influences Assets.

Based on the outcomes of the t-test, it is evident that the independent variable ROE holds a notable impact on Assets (Sig. = 0.002 < 0.05), signifying an increase in asset values. The findings of this study propose the presence of a positive correlation between ROE and the expansion of Islamic banking assets in Indonesia.

With respect to the observed significance of Sig. for ROE on Assets, it is reasonable to conclude that the acceptance of H4 is supported.

F Test (Simultaneous)

Table 10. F Test Results

ANOVAa

Model		Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	45892413721398976	4	11473103430349744	2,778	.038b
	residual	185848193214793984	45	4129959849217644		
	Total	231740606936192960	49			

a. Dependent Variable: Assets

b. Predictors: (Constant), Return On Equity, Gross Profit Margin, Return On Assets, Net Profit Margin

From the table, 0.038 is the significance value. Hence, based on the F test and the significance level of 0.05, the observed significance value of 0.038 indicates that the variables Gross Profit Margin (GPM), Net Profit Margin (NPM), Return On Assets (ROA), and Return On Equity (ROE) all have a statistically significant impact on the Asset.

Determination coefficient test (R2)

Table 11. Determination Test Results

Summary modelb

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.445a	.198	.127	642647633.667

a. Predictors: (Constant), Return On Equity, Gross Profit Margin, Return On Assets, Net Profit Margin

b. Dependent Variable: Assets

Having an R Square value of 0.198 makes it clear that Gross Profit Margin (GPM), Net Profit Margin (NPM), Return On Assets (ROA), and Return On Equity (ROE) are interconnected and jointly contribute to 19.8% of the influence on Assets. Nevertheless, it's crucial to acknowledge that the researchers have not addressed the remaining 80.2% of the data. This portion is influenced by other variables not taken into account in this study.

CONCLUSION

The independent variables, Gross Profit Margin (GPM) and Net Profit Margin (NPM), have statistical significance levels above 0.05. This leads to the conclusion that these factors have a minimal impact on Indonesian Islamic banking organizations' development in assets. However, an interesting and statistically significant relationship between asset growth and return on equity and return on assets has been found in Indonesian Islamic banking organizations. Based on the significance level, which is less than the 0.05 cutoff, this conclusion has been drawn. Given their significance level below 0.05, the combined effects of Gross Profit Margin (GPM), Net Profit Margin (NPM), Return On Assets (ROA), and Return On Equity (ROE) on asset growth in Indonesian Islamic banking firms are statistically significant. The presented table's coefficient of determination (R2) test yields a result of 0.198. This shows that, accounting for 19.8% of the overall influence, the variables Return On Assets (ROA), Gross Profit Margin (GPM), Net Profit Margin (NPM), and Return On Equity (ROE) have a significant impact on asset growth. It's crucial to remember that these factors influence one another in both directions. Yet, the study authors have not accounted for the remaining 80.2% of the data, which could potentially encompass the effects of other unexamined factors.

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