

ABSTRAK

Skripsi dengan judul "Pengaruh Biaya Operasional dan Pendapatan Operasional, Dana Pihak Ketiga dan *Financing to Deposit Ratio* terhadap *Return On Asset* pada PT Bank Muamalat Tbk Tahun 2011-2018" yang ditulis oleh Titin Listya Ningsih, NIM. 17401153253, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, Di bombing oleh Dr. Hj. Chusnul Chotimah, M.Ag.

Penulisan skripsi ini dilatarlakangi oleh dengan adanya masalah terkait kebangkrutan dan belum adanya investor yang siap menyuntikkan dananya, maka perlu adanya usaha dari bank tersebut untuk memperbaiki kinerja keuangannya salah satunya dengan memperbaiki kinerja keuangan dan salah satu indikator kinerja keuangan adalah *Return On Assets*(ROA).

Penelitian ini bertujuan untuk mengetahui (1) Pengaruh Biaya Operasional dan Pendapatan Operasional terhadap *Return On Asset* pada PT Bank Muamalat Tbk (2) Pengaruh Dana Pihak Ketiga terhadap *Return On Asset* pada PT Bank Muamalat Tbk (3) Pengaruh *Financing to Deposit Ratio* terhadap *Return On Asset* pada PT Bank Muamalat Tbk (4) Pengaruh Biaya Operasional Pendapatan Operasional, Dana Pihak Ketiga, dan *Financing to Deposit Ratio* terhadap *Return On Asset* pada PT Bank Muamalat Tbk.

Metode penelitian yang digunakan adalah metode analisis regresi linier berganda. Pendekatan yang digunakan adalah kuantitatif dengan jenis asosiatif. Dalam pengambilan sampel menggunakan metode *purposive sampling*. Sumber data menggunakan data sekunder, serta pengumpulan datanya dengan observasi tidak langsung yaitu membuka dan mendownload laporan keuangan triwulan. Dalam penelitian ini menggunakan, uji asumsi klasik, uji regresi linear berganda, uji hipotesis dan koefisien determinasi (R^2).

Dari hasil pengujian dinyatakan bahwa (1) Secara parsial Biaya Operasional dan Pendapatan Operasional berpengaruh negatif dan signifikan terhadap *Return On Asset*; (2) Secara parsial Dana Pihak Ketiga berpengaruh negatif signifikan terhadap *Return On Asset*; (3) Secara parsial *Financing to Deposit Ratio* berpengaruh positif dan signifikan terhadap *Return On Asset*); (4) Secara simultan atau bersama-sama variabel Biaya Operasional Pendapatan Operasional, Dana Pihak Ketiga, dan *Financing to Deposit Ratio* berpengaruh signifikan terhadap *Return On Asset* pada PT Bank Muamalat Tbk periode 2011-2018.

Kata kunci :Biaya Operasional dan Pendapatan Operasional (BOPO), Dana Pihak Ketiga (DPK), *Financing to Deposit Ratio* (FDR), *Return On Asset* (ROA)

ABSTRACT

Thesis by the title "The Effect of Operational Costs and Operating Income, Third Party Funds and Financing to Deposit Ratio on Return On Asset in PT Bank MuamalatTbk in 2011-2018" written by TitinListyaNingsih, NIM. 17401153253, Faculty of Economics and Business, Islamic Banking Department, Tulungagung State Islamic Institute, Guided by Dr. Hj Chusnul Chotimah, M.Ag.

This research is motivated by based on the existence of problems related to bankruptcy and the absence of investors who are ready to inject their funds, so it is necessary for the bank to improve its financial performance by improving financial performance and one of the indicators of financial performance is Return On Assets (ROA).

This study aims to determine (1) The Effect of Operating Costs and Operating Income on Return On Asset at PT Bank Muamalat Tbk (2) Effect of Third Party Funds on Return On Asset at PT Bank Muamalat Tbk (3) Effect of Financing to Deposit Ratio on Return On Asset at PT Bank MuamalatTbk (4) Effect of Operating Income Operating Costs, Third Party Funds, and Financing to Deposit Ratio on Return On Asset at PT Bank MuamalatTbk.

The research method used is multiple linear regression analysis. The approach used is quantitative with an associative type. In sampling using the purposive sampling method. Sources of data use secondary data, as well as data collection with indirect observation, so has researcher open and download quarterly financial reports. In this study using, classic assumption test, multiple linear regression test, hypothesis test and coefficient of determination (R²).

From the test results it is stated that (1) Partially OperationalCosts and Operational Income have a negative and significant effect on Return On Assets; (2) Partially Third Party Funds have a significant negative effect on Return On Assets; (3) Partially Financing to Deposit Ratio has a positive and significant effect on Return On Assets); (4) Simultaneously or together the Operational Income, Third Party Fund and Financing to Deposit Ratio Operational Costs variables have a significant effect on Return On Asset at PT Bank MuamalatTbk in the 2011-2018 period.

Keywords: Operational Costs and Operating Income (BOPO), Third Party Funds (TPF), Financing to Deposit Ratio (FDR), Return On Assets (ROA)