

ABSTRAK

Skripsi dengan judul “Pengaruh *Non Performing Financing, Financing to Deposit Ratio, Good Corporate Governance*, Biaya Operasional pada Pendapatan Operasional, dan *Capital Adequacy Ratio* terhadap Profitabilitas Lembaga Keuangan Syariah yang terdaftar di Otoritas Jasa Keuangan.” ini ditulis oleh Maulida Dwi Yulianti, NIM. 1741143215 jurusan Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung dengan pembimbing Dr. Agus Eko Sujianto, SE, MM.

Penelitian ini dilatar belakangi perkembangan bank umum syariah dan unit usaha syariah yang semakin mengalami perkembangan pesat dari tahun ke tahun. Perkembangan tersebut disebabkan karena sehatnya manajerial di bank umum syariah itu sendiri. Tingkat kesehatan sebuah bank diukur dengan metode *Risk Profile, Good Corporate Governance, Earning* dan *Capital* (RGEC/RBBS). Semakin sehatnya perbankan syariah maka akan berpengaruh terhadap meningkatnya Profitabilitas yang mampu dihasilkan bank. Penelitian ini dilakukan karena masih ada hasil yang tidak relevan antara teori dan kenyataan, bahwa kenaikan dan penurunan variabel RGECyaitu *Risk Profile* (NPF dan FDR), *Good Corporate Governance* (GCG), *Earning* (BOPO), *Capital* (CAR) tidak diikuti dengan kenaikan atau penurunan Profitabilitas (ROA). Penelitian ini bertujuan untuk: (1) Mengujipengaruh NPF terhadap ROA Bank Umum Syariah di Indonesia. (2) Menguji pengaruh FDR terhadap ROA Bank Umum Syariah di Indonesia (3) Menguji pengaruh GCG terhadap ROA Bank Umum Syariah di Indonesia (4) Menguji pengaruh BOPO terhadap ROA Bank Umum Syariah di Indonesia (5) Menguji pengaruh CAR terhadap ROA Bank Umum Syariah di Indonesia.(6) Menguji pengaruh NPF, FDR, GCG, BOPO, CAR terhadap ROA Bank Umum Syariah di Indonesia.

Penelitian ini menggunakan pendekatan Kuantitatif dengan data sekunder. Metode yang digunakan yaitu menggunakan analisis regresi linear berganda. Populasi penelitian ini adalah semua Bank Umum Syariah yang terdaftar Otoritas Jasa Keuangan sampai dengan tahun 2018. Sampel dalam penelitian ini sebanyak 13 Bank Umum Syariah yang terdaftar Otoritas Jasa Keuangan dengan pengambilan data dari triwulan 3 tahun 2016 s/d triwulan 1 tahun 2018. Pengujian terhadap penelitian ini dilakukan dengan menggunakan uji asumsi klasik, terdiri dari 3 asumsi dasar, yaitu autokorelasi, multikolinearitas dan heteroskedastisitas. Selanjutnya dilakukan uji regresi untuk menentukan persamaan regresi yang menunjukkan hubungan variabel terikat yang ditentukan dengan dua atau lebih variabel bebas. Uji t digunakan untuk melihat signifikansi dari pengaruh variabel bebas secara individu terhadap variabel terikat. Dan uji F yang dilakukan untuk mengetahui apakah kelima variabel bebas secara bersama-sama berpengaruh signifikan terhadap variabel terikat.

Hasil penelitian menunjukkan (1) NPF berpengaruh positif tidak signifikan terhadap ROA Bank Umum Syariah di Indonesia, (2) FDR berpengaruh positif signifikan terhadap ROA Bank Umum Syariah di Indonesia, (3) GCG berpengaruh positif signifikan terhadap ROA Bank Umum Syariah di Indonesia, (4) BOPO berpengaruh positif signifikan terhadap ROA Bank Umum Syariah di Indonesia, (5) CAR berpengaruh positif signifikan terhadap ROA Bank Umum Syariah di Indonesia, (6) NPF, FDR, GCG, BOPO, CAR secara simultan berpengaruh terhadap ROA Bank Umum Syariah di Indonesia.

Kata Kunci: *Non Performing Financing, Financing to Deposit Ratio, Good Corporate Governance, Biaya Operasional pada Pendapatan Operasional, Capital Adequacy Ratio*

ABSTRACT

Thesis entitled "The Influence of Non Performing Financing, Financing to Deposit Ratio, Good Corporate Governance, Operational Costs on Operating Income, and Capital Adequacy Ratio on Profitability of Islamic Financial Institutions registered with the Financial Services Authority." This was written by Maulida Dwi Yulianti, NIM. 1741143215 majoring in Islamic Banking, Faculty of Economics and Business, IAIN Tulungagung with mentor Dr. Agus Eko Sujianto, SE, MM.

This research is based on the development of sharia commercial banks and sharia business units that are increasingly experiencing rapid development from year to year. This development was due to managerial health in the Islamic bank itself. The soundness of a bank is measured by Risk Profile, Good Corporate Governance, Earning and Capital (RGEC / RBBS) methods. The more healthy Islamic banking will affect the increase in profitability that the bank can produce. This research is done because there are still irrelevant results between theory and reality, that increase and decrease of RGEC variable that is Risk Profile (NPF and FDR), Good Corporate Governance (GCG), Earning (BOPO), Capital (CAR) or decrease in Profitability (ROA). This study aims to: (1) Test the influence of NPF on ROA of Sharia Commercial Bank in Indonesia. (2) Testing the effect of FDR on ROA of Sharia Commercial Bank in Indonesia (3) Examining the influence of GCG on ROA of Sharia Commercial Bank in Indonesia (4) Examining the effect of BOPO on ROA of Sharia Commercial Bank in Indonesia (5) Examining CAR's Influence on ROA of Sharia Commercial Bank in Indonesia. (6) Testing the influence of NPF, FDR, GCG, BOPO, CAR on ROA of Sharia Commercial Bank in Indonesia.

This study uses a quantitative approach with secondary data. The method used is using multiple linear regression analysis. The population of this study are all Sharia Commercial Banks registered by the Financial Services Authority until 2018. The sample in this study are 13 Sharia Commercial Banks registered by the Financial Services Authority with data taking from 3rd Quarter of 2016 to 1st Quarter of 2018. Tests on This study was conducted using the classical assumption test, consisting of 3 basic assumptions, namely autocorrelation, multicollinearity and heteroscedasticity. The regression test is then performed to determine the regression equation showing the dependent variable relationship determined by two or more independent variables. The t test is used to see the significance of the influence of independent variables individually on the dependent variable. And the F test is conducted to find out whether the five independent variables together have a significant effect on the dependent variable.

The results showed that 1) NPF had no significant positive effect on ROA of Islamic Commercial Banks in Indonesia, 2) FDR had a significant positive effect on ROA of Islamic Commercial Banks in Indonesia, 3) GCG had a significant positive effect on ROA of Sharia Commercial Banks in Indonesia, 4) BOPO had an effect significant positive towards ROA of Islamic Commercial Banks in Indonesia, 5) CAR has a significant positive effect on ROA of Islamic Commercial Banks in Indonesia, 6) NPF, FDR, GCG, BOPO, CAR simultaneously affect the ROA of Islamic Commercial Banks in Indonesia.

Keywords: Non Performing Financing, Financing to Deposit Ratio, Good Corporate Governance, Operational Cost on Operating Income, Capital Adequacy Ratio