

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio* dan *Return On Equity* Terhadap Profitabilitas (*Return On Asset*) PT. Bank Rakyat Indonesia Syariah” ini ditulis oleh Vinatul Rahma Diana, NIM. 17401153346, pembimbing Dr. H. Mashudi, M. Pd. I.

Penelitian dilatarbelakangi bahwa bank syariah saat ini lebih diminati oleh masyarakat karena bagi hasil atau nisbah yang sesuai dengan syariat islam. Kinerja bank syariah, dapat dilihat dari profitabilitas. Profitabilitas dikatakan sebagai salah satu indikator yang paling tepat untuk mengukur kinerja suatu perusahaan karena memfokuskan kemampuan perusahaan untuk memperoleh laba atau keuntungan dalam operasi perusahaan dan dapat diketahui apakah perusahaan telah menjalankan usahanya secara efisien. Penelitian ini bertujuan untuk mengetahui Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio* dan *Return On Equity* Terhadap Profitabilitas (*Return On Asset*) PT. Bank Rakyat Indonesia Syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan PT. Bank Rakyat Indonesia Syariah tahun Maret 2011 – Juni 2018. Penelitian ini menggunakan metode analisis uji regresi linier berganda.

Hasil penelitian menunjukkan bahwa secara parsial *Capital Adequacy Ratio* berpengaruh positif dan tidak signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syaria,, *Non Performing Financing* berpengaruh positif dan tidak signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah, *Financing to Deposit Ratio* berpengaruh negatif dan tidak signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah, *Return On Equity* berpengaruh positif dan signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah, secara bersama-sama Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio* dan *Return On Equity* berpengaruh positif dan signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah.

Kata Kunci: *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio* dan *Return On Equity* dan *Return On Asset*.

ABSTRACT

Thesis entitled "The Influence of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and Return On Equity Against Profitability (Return On Asset) PT. Bank Rakyat Indonesia Syariah " written by Vinatul Rahma Diana, NIM. 17401153346, Advisor: Dr. H. Mashudi, M. Pd. I.

This research is motivated by the fact that Islamic banks are currently more in demand by the public because of profit sharing or the ratio that is in accordance with Islamic Sharia. Islamic bank performance can be seen from profitability. Profitability is one of the most proper indicators to measure the performance of a company. Thus, profitability focuses on the company's ability to earn profits or profits in the company's operations and can be known whether the company has run its business efficiently. This study aims to determine the effect of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and Return on Equity to Profitability (Return On Asset) PT. Bank Rakyat Indonesia Syariah.

This study uses a quantitative approach to the type of associative research. The sampling technique uses purposive sampling method. The data used is secondary data obtained from the quarterly financial statements of PT. Sharia Bank Rakyat Indonesia in March 2011 - June 2018. Furthermore, this study uses a multiple linear regression test analysis methods.

The results showed that partially Capital Adequacy Ratio had a positive and not significant effect on Return On Asset PT. Bank Rakyat Indonesia Syariah, Non-Performing Financing has a positive and not significant effect on Return On Asset of PT. Bank Rakyat Indonesia Syariah, Financing to Deposit Ratio has a negative and not significant effect on Return On Asset of PT. Bank Rakyat Indonesia Syariah, Return On Equity has a positive and significant effect on Return On Asset PT. Bank Rakyat Indonesia Syariah, taken together the Effect of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and Return On Equity has a positive and significant effect on Return On Asset of PT. Bank Rakyat Indonesia Syariah.

Keywords: Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and Return On Equity and Return On Assets.