

## ABSTRAK

Skripsi dengan judul “**Pengaruh *Non Performing Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin* dan Tingkat Efisiensi Terhadap *Return On Asset* Bank Umum Syariah di Indonesia**” ini ditulis oleh Lutfi Muamanah, dengan nomor induk mahasiswa (NIM) 17401153342, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung dengan pembimbing Dr. Agus Eko Sujianto, S.E., M.M.

Penelitian dalam skripsi ini dilatarbelakangi oleh pentingnya kinerja keuangan perbankan yang berdampak pada profitabilitas, penelitian ini bertujuan untuk (1) Menguji pengaruh *Non Performing Financing* terhadap *Return On Asset* BUS, (2) Menguji pengaruh *Financing to Deposit Ratio* terhadap *Return On Asset* BUS, (3) Menguji pengaruh *Debt to Equity Ratio* terhadap *Return On Asset* BUS, (4) Menguji pengaruh *Net Interest Margin* terhadap *Return On Asset* BUS, (5) Menguji pengaruh Tingkat Efisiensi terhadap *Return On Asset* BUS, (6) Menguji pengaruh *Non Performing Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin* dan Tingkat Efisiensi BUS?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik penarikan sampel yang digunakan dalam penelitian ini adalah *purposive sampling*. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank Umum Syariah periode Maret 2016 – Desember 2018, website BI dan OJK. Dalam pengumpulan data dilakukan dengan cara observasi, dokumentasi, dan studi kepustakaan. Penelitian ini menggunakan metode analisis data panel dengan bantuan *Eviews (Software) Versi 10* dan Microsoft Excel 2010.

Hasil penelitian menunjukkan bahwa secara parsial (1) *Non Performing Financing* berpengaruh positif dan tidak signifikan terhadap *Return On Asset* BUS, (2) *Financing to Deposit Ratio* berpengaruh positif dan tidak signifikan terhadap *Return On Asset* BUS, (3) *Debt to Equity Ratio* berpengaruh negatif dan tidak signifikan terhadap *Return On Asset* BUS, (4) *Net Interest Margin* berpengaruh positif dan signifikan terhadap *Return On Asset* BUS, (5) Tingkat Efisiensi berpengaruh positif dan signifikan terhadap *Return On Asset* BUS, (6) Secara bersama-sama *Non Performing Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin* dan Tingkat Efisiensi berpengaruh positif dan signifikan terhadap *Return On Asset* BUS.

Kata Kunci: *Non Performing Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin* dan Tingkat Efisiensi dan *Return On Asset*

## **ABSTRACT**

*A thesis, entitled "Effect of NonPerforming Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin and the efficiency rate On Return On Asset of Sharia General Bank in Indonesia" was written by Lutfi Muamanah, with the student's number (NIM) 17401153342, Department of Sharia Banking, Faculty of Economics and Business of Islam, IAIN Tulungagung, with the advisor Dr. Agus Eko Sujianto, S.E., M.M.*

*The research of this thesis is assisted by the importance of banking financial performance impacting on profitability, which can be influenced by Non-Performing Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin and the Efficiency Rate. This research aims to (1) examine the effect of Non Performing Financing on Return on Asset on of Sharia General Bank, (2) examine the effect of Financing To Deposit ratio on Return on Asset of Sharia General Bank, (3) examine the effect of Debt To Equity Ratio on Return on Asset of Sharia General Bank, (4) examine the effect of Net Interest Margin on Return on Asset of Sharia General Bank, (5) examine the effect of efficiency level on Return on Asset of Sharia General Bank, (6) examine the effect of Non-Performing Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin and the Efficiency Rate on Return on Asset of Sharia General Bank?*

*This research used a quantitative approach to associative research. The sampling technique used in this study was purposive sampling. The data used is secondary data, obtained from quarterly financial statements of Sharia General Banks from March 2016 to December 2018, website BI and OJK. The data were collected through observation, documentation, and literature study. This research used a panel-data analysis method by the help of E-views (Software) Version 10 and Microsoft Excel 2010.*

*The results showed that partially (1) Non-Performing Financing had a positive effect and insignificant to the Return on Asset of Sharia General Bank; (2) Financing to Deposit Ratio was positive and insignificant to the Return on Asset of Sharia General Bank; (3) Debt to Equity Ratio was negative and had an insignificant impact on the Return on Asset of Sharia General Bank; (4) Net Interest Margin is positively and significantly affected by the Return on Asset of Sharia General Bank; (5) the Efficiency Rate is positively and significantly affected by the Return on Asset of Sharia General Bank; (6) jointly NonPerforming Financing, Financing to Deposit Ratio, Debt to Equity Ratio, Net Interest Margin and the Efficiency Rate was positive and significant to the Return on Asset of Sharia Commercial Bank.*

*Keywords: Non Performing Financing, Financing To Deposit Ratio, Debt To Equity Ratio, Net Interest Margin And The Efficiency Rate and Return On Asset.*