

ABSTRAK

Skripsi dengan judul “**Pengaruh *Non Performing Financing, Capital Adequacy Ratio, Biaya Operasional Terhadap Pendapatan Operasional, dan Financing To Deposit Ratio Terhadap Profitabilitas PT Bank Muamalat Indonesia Tbk.***” yang ditulis oleh Devi Qurrota A’yun, NIM. 17401153387. Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Institut Agama Islam Negeri (IAIN) Tulungagung. Dibimbing oleh Dyah Pravitasari, S.E., M.S.A.

Penelitian dalam skripsi ini dilatar belakangi oleh kinerja keuangan perbankan dalam meningkatkan kualitas kesehatan bank. Kemampuan bank dalam menghasilkan laba dapat menjadi tolok ukur kinerja bank tersebut. Semakin tinggi profitabilitas sebuah bank, artinya semakin baik pula kinerja keuangan bank tersebut. Penelitian ini untuk menguji apakah *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Biaya Operasional Terhadap Pendapatan Operasional (BOPO), dan *Financing To Deposit Ratio* (FDR) berpengaruh terhadap Profitabilitas yang diproyeksikan oleh *Return On Asset* (ROA) pada Bank Muamalat Indonesia.

Metode penelitian yang digunakan adalah penelitian kuantitatif yang menggunakan jenis data sekunder berupa *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Biaya Operasional Terhadap Pendapatan Operasional (BOPO), *Financing To Deposit Ratio* (FDR) dan *Return On Asset* (ROA) periode tahun 2010 sampai 2018 dengan menggunakan metode *purposive sampling* dengan teknik analisis Regresi Linier Berganda. Uji hipotesis menggunakan Uji-t untuk menguji koefisien regresi parsial, Uji-F untuk menguji pengaruh secara simultan dengan level 5% dan Uji Rsquare untuk menguji kemampuan variabel independen dalam menjelaskan variabel dependen. Selain itu juga dilakukan uji normalitas dan uji asumsi klasik yang meliputi uji heteroskedastisitas, uji multikolonieritas dan uji autokolerasi.

Dari hasil uji dijelaskan bahwa secara parsial 1) NPF berpengaruh positif dan tidak signifikan terhadap ROA, 2) CAR berpengaruh negatif dan tidak signifikan terhadap ROA, 3)BOPO berpengaruh negatif dan signifikan terhadap ROA, 4) FDR berpengaruh positif dan tidak signifikan terhadap ROA, 5)secara simultan NPF, CAR, BOPO dan FDR berpengaruh signifikan terhadap ROA.

Kata kunci : *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Biaya Operasional Terhadap Pendapatan Operasional (BOPO), *Financing To Deposit Ratio* (FDR), *Return On Asset* (ROA)

ABSTRAK

Thesis with the title "**The Effect of Non-Performing Financing, Capital Adequacy Ratio, Operating Costs on Operating Income, and Financing To Deposit Ratio to Profitability of PT Bank Muamalat Indonesia Tbk.**" Written by Devi Qurrota A'yun, NIM. 17401153387. Islamic Banking Department, Faculty of Economics and Islamic Business. State Islamic Institute (IAIN) Tulungagung. Supervised by Dyah Pravitasari, S.E., M.S.A.

The research in this thesis was motivated by banking financial performance in improving the quality of bank health. The ability of banks to generate profits can be a benchmark for the performance of the bank. The higher the profitability of a bank, it means the better the financial performance of the bank. This research is to test whether Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Operational Costs to Operating Income (BOPO), and Financing To Deposit Ratio (FDR) have an effect on Profitability projected by Return On Assets (ROA) at Bank Muamalat Indonesia.

The research method used is quantitative research that uses secondary data types in the form of Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Operational Costs to Operating Income (BOPO), Financing To Deposit Ratio (FDR) and Return On Assets (ROA) for 2010 to 2018 with using purposive sampling method with multiple linear regression analysis techniques. Hypothesis testing uses the t-test to test the partial regression coefficient, the F-Test to test the effect simultaneously with level 5% and the Rsquare Test to test the ability of the independent variable in explaining the dependent variable. In addition, normality tests and classic assumption tests were also conducted which included heteroscedasticity tests, multicollinearity tests and autocorrelation tests.

From the results of the test explained that partially 1) NPF has a positive and not significant effect on ROA, 2) CAR has a negative effect and is not significant for ROA, 3) BOPO has a negative and significant effect on ROA, 4) FDR has a positive and not significant effect on ROA, 5) Simultaneously NPF, CAR, BOPO and FDR have a significant effect on ROA.

Keywords: Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Operating Costs to Operating Income (BOPO), Financing To Deposit Ratio (FDR), Return On Assets (ROA)