

## ABSTRAK

Skripsi dengan judul “Pengaruh *Non Performing Financing*, *Financing To Deposit Ratio*, *Capital Adequacy Ratio*, dan *Return On Asset* Terhadap Profitabilitas Pada Bank BCA Syariah Tahun 2012-2019” ini ditulis oleh *Agninda*, NIM. 17401153297, pembimbing

Setiap lembaga perbankan pada umumnya selalu ingin menghasilkan profit bagi usahanya agar terus berkembang. Profitabilitas merupakan kemampuan bank untuk menghasilkan laba secara efektif dan efisien. Sudah menjadi rahasia umum jika dalam dunia perbankan Profit digunakan sebagai patokan untuk mengukur baik tidaknya kinerja sebuah lembaga perbankan dengan profit yang tinggi bank akan dapat menjalankan kegiatan operasional nya dan dapat menarik investor untuk berinvestasi. Sebaliknya jika profitabilitas yang dicapai rendah, maka mengindikasikan kurang maksimalnya kinerja keuangan dalam menghasilkan laba. Untuk mengukur kinerja profitabilitas adalah dengan Return On Asset (ROA) dan Return On Equity (ROE) akan tetapi dalam penelitian ini hanya digunakan ROE. Ada beberapa faktor yang diindikasikan dapat mempengaruhi ROE diantaranya *Non Performing Financing (NPF)*, *Financing To Deposito Ratio (FDR)*, *Capital Adequacy Ratio (CAR)*, dan *Return on Asset (ROA)*.

Rumusan masalah dalam skripsi ini adalah: (1) Apakah NPF berpengaruh signifikan terhadap Profitabilitas Bank BCA Syariah? (2) Apakah FDR berpengaruh signifikan terhadap Profitabilitas Bank BCA Syariah? (3) Apakah CAR berpengaruh signifikan terhadap Profitabilitas Bank BCA Syariah? (4) Apakah ROA berpengaruh signifikan terhadap Profitabilitas Bank BCA Syariah? (5) Apakah NPF, FDR, CAR dan ROA secara bersama-sama berpengaruh signifikan terhadap Profitabilitas Bank BCA Syariah?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulanan Bank Bank BCA Syariah periode 2012-2019.

Hasil penelitian ini menunjukkan bahwa (1) *Non Performing Financing* berpengaruh negatif dan tidak signifikan terhadap ROE Bank BCA Syariah. (2) *Financing to Deposit Ratio* berpengaruh positif dan tidak signifikan terhadap ROE Bank BCA Syariah. (3) *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap ROE Bank BCA Syariah. (4) *Return on Asset* berpengaruh positif dan signifikan terhadap ROE Bank BCA Syariah (5) *Non Performing Financing*, *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, dan *Reurn on Asset* secara simultan berpengaruh positif dan signifikan terhadap ROE Bank BCA Syariah.

*Kata Kunci* : *Non Performing Financing (NPF)*, *Financing to Deposit Ratio (FDR)*, *Capital Adequacy Ratio (CAR)* *Return On Asset (ROA)* Dan *Return On Equity (ROE)*.

## **ABSTRACT**

*This thesis entitled "The Influence of Non Performing Financing, Financing To Deposit Ratio, Capital Adequacy Ratio, and Return On Asset Against Profitability at Bank BCA Syariah 2012-2019" was written by Agninda, NIM. 17401153297, mentor Muhammad Aqim Adlan, M.E.I*

*Generally, every banking institution always wants to generate profit for its business to continue to grow. Profitability is a bank's ability to generate profits effectively and efficiently. It is an open secret if in the banking world Profit is used as a benchmark to measure whether or not the performance of a banking institution with high profit will be able to carry out its operational activities and attract investors to invest. Conversely, if the profitability achieved is low, it indicates that financial performance is not maximal in generating profits. To measure the profitability performance is the Return On Asset (ROA) and Return On Equity (ROE) but in this study only ROE is used. There are several factors that are indicated to affect ROE, including Non Performing Financing (NPF), Financing To Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), and Return on Assets (ROA).*

*The formulation of the problems in this thesis are: (1) Does NPF have a significant effect on the Profitability of Bank BCA Syariah? (2) Does the FDR have a significant effect on the Profitability of BCA Syariah Bank? (3) Does CAR have a significant effect on the Profitability of BCA Syariah Bank? (4) Does ROA have a significant effect on the Profitability of BCA Syariah Bank? (5) Do the NPF, FDR, CAR and ROA together have a significant effect on the Profitability of Bank BCA Syariah?*

*This research uses a quantitative approach with associative research type. The data used is secondary data obtained from the quarterly financial reports of Bank BCA Syariah for the period 2012-2019.*

*The results of this study indicate that (1) Non Performing Financing has a negative and insignificant effect on ROE of BCA Syariah Bank. (2) Financing to Deposit Ratio has a positive and insignificant effect on ROE of BCA Syariah Bank. (3) Capital Adequacy Ratio has a negative and significant effect on ROE of BCA Syariah Bank. (4) Return on Asset has a positive and significant effect on ROE of BCA Syariah Bank (5) Non Performing Financing, Financing to Deposit Ratio, Capital Adequacy Ratio, and Return on Asset simultaneously have a positive and significant effect on ROE of BCA Syariah Bank.*

*Keywords: Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Return On Assets (ROA) and Return On Equity (ROE).*