

## ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, dan Biaya Operasional Pendapatan Operasional Terhadap *Return On Asset* dengan *Non Performing Financing* Sebagai Variabel Intervening di Bank BNI Syariah Indonesia Periode 2011-2018” ini ditulis oleh Dina Safitri, NIM 17401163075, Jurusan Perbankan Syariah, pembimbing Hj. Amalia Nuril Hidayati, M.Sy.

Penelitian ini dilatarbelakangi oleh pembiayaan yang menjadi sumber pendapatan utama bank syariah. Akan tetapi dalam penyalurannya, risiko gagal bayar yang mungkin terjadi membuat menurunnya pendapatan bank syariah. Dalam hal ini peneliti mengangkat faktor profitabilitas dengan pembiayaan bermasalah sebagai variabel intervening, dan melibatkan variabel *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR) dan Biaya Operasional Pendapatan Operasional (BOPO).

Pendekatan penelitian ini adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Jenis data yang digunakan adalah data sekunder dari laporan keuangan triwulan PT Bank BNI Syariah periode 2011-2018. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah *non probability sampling*. Teknik analisis data yang digunakan adalah SEM-PLS. Data diolah dengan menggunakan *SmartPLS 3*.

Hasil penelitian ini menunjukkan bahwa (1) *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap *Non Performing Financing* (NPF) Bank BNI Syariah, (2) *Financing to Deposit Ratio* (FDR) berpengaruh negatif dan signifikan terhadap *Non Performing Financing* (NPF) Bank BNI Syariah, (3) Biaya Operasional Pendapatan Operasional (BOPO) tidak berpengaruh signifikan terhadap Bank BNI Syariah, (4) *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap *Return On Asset* (ROA) Bank BNI Syariah, (5) *Financing to Deposit Ratio* (FDR) tidak berpengaruh signifikan terhadap *Return On Asset* (ROA) Bank BNI Syariah, (6) Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA) Bank BNI Syariah, (7) *Non Performing Financing* (NPF) tidak berpengaruh signifikan terhadap *Return On Asset* (ROA) Bank BNI Syariah, (8) *Non Performing Financing* (NPF) tidak mampu memediasi *Capital Adequacy Ratio* (CAR) terhadap *Return On Asset* (ROA) Bank BNI Syariah, (9) *Non Performing Financing* (NPF) tidak mampu memediasi *Financing to Deposit Ratio* (FDR) terhadap *Return On Asset* (ROA) Bank BNI Syariah, (10) *Non Performing Financing* (NPF) tidak mampu memediasi Biaya Operasional Pendapatan Operasional (BOPO) terhadap *Return On Asset* (ROA) Bank BNI Syariah.

**Kata Kunci:** *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, *Return On Asset*, dan *Non Performing Financing*

## ABSTRACT

The thesis entitled “The Influence of Capital Adequacy Ratio, Financing to Deposit Ratio, and Operating Expenses Operating Income to Return On Asset with Intervening Variabel Non Performing Financing in Bank BNI Syariah Indonesia for the Period 2011-2018” was written by Dina Safitri, NIM 17401163075, Islamic Banking Department, Advisor Hj. Amalia Nuril Hidayati, M.Sy.

The research is motivated by financing which is the main source of income for Islamic Banking. However in its distribution, the risk of default that may occur will reduce the income of Islamic Banking. In the case the researches raised the profitability factor with problematic financing as an intervening variable, and involved the variable Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR) and Operating Cost Operating Income (BOPO).

This research approach is a quantitative approach with the type associative research. The type of data used is secondary data from the quarterly financial reports of PT Bank BNI Syariah for the period 2011-2018. The sampling technique used in this study is non probability sampling. The data analysis technique used was SEM-PLS. Data processed using SmartPLS 3.

The results of this study indicate that (1) Capital Adequacy Ratio (CAR) had positive and significant impact on Non Performing Financing (NPF) Bank BNI Syariah, (2) Financing to Deposit Ratio (FDR) had negative and significant impact on Non Performing Financing (NPF) Bank BNI Syariah, (3) Operational Cost Operational Income (BOPO) had no significant impact on Non Performing Financing (NPF) Bank BNI Syariah, (4) Capital Adequacy Ratio (CAR) had no significant impact on Return On Asset (ROA) Bank BNI Syariah, (5) Financing to Deposit Ratio (FDR) had no significant impact on Return On Asset (ROA) Bank BNI Syariah, (6) Operational Cost Operational Income (BOPO) had negative and significant impact on Return On Asset (ROA) Bank BNI Syariah, (7) Non Performing Financing had no significant impact on Return On Asset (ROA) Bank BNI Syariah, (8) Non Performing Financing (NPF) is unable to mediate the Capital Adequacy Ratio (CAR) to the Return On Asset (ROA) Bank BNI Syariah, (9) Non Performing Financing (NPF) is unable to mediate the Financing to Deposit Ratio (FDR) to the Return On Asset (ROA) Bank BNI Syariah, (10) Non Performing Financing (NPF) is unable to mediate the Operational Cost Operational Income (BOPO) to the Return On Asset (ROA) Bank BNI Syariah.

**Keyword:** *Capital Adequacy Ratio, Financing to Deposit Ratio, Operational Cost Operational Income, Return On Asset, dan Non Performing Financing*