

ABSTRAK

Skripsi dengan judul “**Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, Biaya Operasional dan Pendapatan Operasional Terhadap Profitabilitas Bank Syariah Mandiri**” yang ditulis oleh Muhammad Hafizh Iqbal Zamzam, NIM. 17401163343, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung dibimbing oleh Dr. Binti Nur Asiyah, M.Si.

Penelitian ini dilatar belakangi oleh semakin berkembangnya perekonomian syariah di Indonesia. Bank syariah merupakan alternatif terhadap persoalan pertentangan antara bunga bank dan riba. Penilaian terhadap kinerja suatu bank dapat dilihat dari laba yang didapatkan, dimana Bank perlu menjaga profitabilitas agar tetap tinggi agar pihak bank mampu memberikan kesejahteraan bagi segenap pihak, seperti : nasabah, karyawan, dan juga pemegang saham. Indikator yang digunakan dalam penelitian ini adalah *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) sedangkan profitabilitas diukur dengan Return On Asset (ROA).

Rumusan masalah yang diambil dalam penelitian ini adalah (1) Apakah pengaruh *Capital Adequacy Ratio* (ROA) terhadap Profitabilitas Bank Syariah Mandiri ?, (2) Apakah pengaruh *Non Performing Financing* (NPF) terhadap Profitabilitas Bank Syariah Mandiri ?, dan (3) Apakah pengaruh Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap Profitabilitas Bank Syariah Mandiri ?

Penelitian ini menggunakan pendekatan penelitian kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder laporan keuangan triwulan PT Bank Syariah Mandiri periode tahun 2012 sampai dengan tahun 2019. Sampel data penelitian yang digunakan sebanyak 32 sampel data laporan keuangan. Analisis data yang digunakan dalam penelitian ini menggunakan teknik analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa (1) CAR berpengaruh positif dan tidak signifikan terhadap ROA; (2) NPF berpengaruh negatif dan tidak signifikan terhadap ROA; (3) BOPO berpengaruh negatif dan signifikan terhadap ROA; (4) CAR, NPF dan BOPO secara simultan berpengaruh positif dan signifikan terhadap ROA sebesar 96,1 %, sedangkan sisanya dipengaruhi oleh indikator lain yang tidak ada pada penelitian ini.

Kata kunci: *Capital Adequacy Ratio*, *Non Performing Financing*, dan Biaya Operasional terhadap Pendapatan Operasional, *Return On Asset*.

ABSTRACT

Thesis with the title "**The Influence of Capital Adequacy Ratio, Non Performing Financing, Operational Costs and Operational Income on the Profitability of Bank Syariah Mandiri**" written by Muhammad Hafizh Iqbal Zamzam, NIM. 17401163343, Faculty of Economics and Islamic Business, Department of Islamic Banking, State Islamic Institute of Tulungagung supervised by Dr. Binti Nur Asiyah, M.Si.

This research is motivated by the growing development of the Islamic economy in Indonesia. Islamic banking is an alternative to the problem of conflict between bank interest and usury. An assessment of the performance of a bank can be seen from the profit earned, where the bank needs to maintain high profitability so that the bank is able to provide welfare for all parties, such as: customers, employees, and also shareholders. The indicators used in this study are the Capital Adequacy Ratio (CAR), Non Performance Financing (NPF), and Operational Costs to Operating Income (BOPO) while profitability is measured by Return On Assets (ROA).

The formulation of the problems taken in this study are (1) What is the effect of the Capital Adequacy Ratio (ROA) on the Profitability of Bank Syariah Mandiri ?, (2) What is the effect of Non Performing Financing (NPF) on the Profitability of Bank Syariah Mandiri?, And (3) What is the effect Operational Costs and Operating Income (BOPO) on the Profitability of Bank Syariah Mandiri?

This research uses a quantitative research approach with associative research type. The data used in this study are secondary data on the quarterly financial statements of PT Bank Syariah Mandiri for the period 2012 to 2019. The research data sample used was 32 samples of financial statement data. Analysis of the data used in this study using multiple linear regression analysis techniques.

The results showed that (1) CAR had a positive and insignificant effect on ROA; (2) NPF has a negative and insignificant effect on ROA; (3) BOPO has a negative and significant effect on ROA; (4) CAR, NPF and BOPO simultaneously have a positive and significant effect on ROA of 96.1%, while the rest is influenced by other indicators that are not present in this study.

Keywords: Capital Adequacy Ratio, Non Performance Financing, and Operational Costs to Operational Income, Return On Assets.