

ABSTRAK

Skripsi dengan judul “Analisis Pengaruh *Capital Adequacy Ratio*, *Net Interest Margin*, Biaya Operasional Pendapatan Operasional, dan *Corporate Social Responsibility* Terhadap Profitabilitas Bank Syariah (Studi Empiris pada Bank Umum Syariah Periode 2009-2019)” ini ditulis oleh Afifa Wida Syahdani, NIM 17401163495, pembimbing Hj. Amalia Nuril Hidayati, M.Sy.

Penelitian dalam skripsi ini dilatarbelakangi oleh pentingnya peran bank dalam perekonomian. Nilai baik yang ditunjukkan bank syariah akan menentukan kepercayaan masyarakat terhadap bank syariah. Profitabilitas mengindikasikan kinerja bank dalam memperoleh keuntungan dari penempatan modalnya. Tentunya terdapat faktor-faktor yang mempengaruhi besarnya profit yang diperoleh bank syariah. Penelitian ini bertujuan untuk menguji (1) Pengaruh CAR, NIM, BOPO, dan CSR secara simultan terhadap profitabilitas, (2) Pengaruh CAR (*Capital Adequacy ratio*) terhadap profitabilitas, (3) NIM (*Net Interest Margin*) terhadap profitabilitas, (4) BOPO (Biaya Operasional Pendapatan Operasional) terhadap profitabilitas, dan (5) CSR (*Corporate Social Responsibility*) terhadap profitabilitas bank syariah yang diukur dengan ROA (*Return on Asset*) periode 2009-2019.

Penelitian ini menggunakan pendekatan kuantitatif asosiatif. Sedangkan data penelitian merupakan data sekunder yang bersumber dari *Annual Report* yang dipublikasikan Bank Umum Syariah periode 2009-2019. Total sampel yang diuji sebanyak 5 Bank Umum Syariah yang dipilih dengan metode *non probability sampling* yaitu *sampling jenuh*. Metode analisis data menggunakan regresi data panel dengan menggunakan software Eviews 9.

Hasil penelitian menunjukkan bahwa: (1) Secara simultan, keempat variabel (CAR, NIM, BOPO, CSR) bersama-sama berpengaruh terhadap profitabilitas (ROA). (2) CAR (*Capital Adequacy ratio*) tidak berpengaruh signifikan terhadap profitabilitas. (3) NIM (*Net Interest Margin*) berpengaruh positif signifikan terhadap profitabilitas. (4) BOPO (Biaya Operasional Pendapatan Operasional) berpengaruh negatif signifikan terhadap profitabilitas. (5) CSR (*Corporate Social Responsibility*) berpengaruh positif signifikan terhadap profitabilitas.

Kata kunci: ROA (*Return on Asset*), CAR (*Capital Adequacy ratio*), NIM (*Net Interest Margin*), BOPO (Biaya Operasional Pendapatan Operasional), dan CSR (*Corporate Social Responsibility*)

ABSTRACT

This thesis with the title "Analysis of the Influence of Capital Adequacy Ratio, Net Interest Margin, Operating Costs and Operating Income, and Corporate Social Responsibility on the Profitability of Islamic Banks (Empirical Study on Islamic Commercial Banks for the Period of 2009-2019)" was written by Afifa Wida Syahdani, NIM 17401163495, supervisor Hj. Amalia Nuril Hidayati, M.Sy.

The background of the research in this thesis is the important role of banks in the economy. The good value shown by Islamic banks will determine public confidence in Islamic banks. Profitability indicates the bank's performance in obtaining benefits from its capital placement. Of course there are factors that affect the amount of profit earned by Islamic banks. This study aims to test (1) The effect of CAR, NIM, BOPO, and CSR simultaneously on profitability, (2) The effect of CAR (Capital Adequacy ratio) on profitability, (3) NIM (Net Interest Margin) on profitability, (4) BOPO (Operational Cost of Operating Income) on profitability, and (5) CSR (Corporate Social Responsibility) on the profitability of Islamic banks as measured by ROA (Return on Assets) for the 2009-2019 period.

This research uses an associative quantitative approach. While the research data is secondary data sourced from the Annual Report published by Islamic Commercial Banks for the 2009-2019 period. The total samples tested were 5 Islamic Commercial Banks selected by non probability sampling method, namely saturated sampling. The data analysis method uses panel data regression using Eviews 9 software.

The results showed that: (1) Simultaneously, the four variables (CAR, NIM, BOPO, CSR) together have an effect on profitability (ROA). (2) CAR (Capital Adequacy Ratio) has no significant effect on profitability. (3) NIM (Net Interest Margin) has a significant positive effect on profitability. (4) BOPO (Operational Cost of Operating Income) has a significant negative effect on profitability. (5) CSR (Corporate Social Responsibility) has a significant positive effect on profitability.

Keywords: *ROA (Return on Asset), CAR (Capital Adequacy ratio), NIM (Net Interest Margin), BOPO (Operational Cost of Operating Income), and CSR (Corporate Social Responsibility)*