

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing To Deposit Ratio*, Biaya Operasional Pendapatan Operasional, *Net Operating Margin*, dan Kualitas Aktiva Produktif Terhadap Profitabilitas Bank Umum Syariah di Indonesia” ditulis oleh Arsidna Dinda Lutfiana, NIM.12401173536, pembimbing Hj. Amalia Nuril Hidayati, S.E., M.Sy.

Penelitian dalam skripsi ini dilatarbelakangi oleh kinerja keuangan suatu bank yang dilihat dari seberapa baiknya bank tersebut mengelola usahanya dalam mewujudkan tujuannya yaitu memperoleh laba atau profitabilitas. Penilaian profitabilitas suatu bank dapat dilihat dari indikator-indikator yang digunakan meliputi *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin* (NOM), dan Kualitas Aktiva Produktif (KAP). Sedangkan untuk melihat seberapa besar kemampuan bank untuk memperoleh laba dapat dilihat melalui tingkat profitabilitas yang diukur menggunakan *Return On Asset* (ROA). Tujuan dari penelitian ini adalah (1) untuk menguji pengaruh CAR terhadap profitabilitas Bank Umum Syariah, (2) untuk menguji pengaruh NPF terhadap profitabilitas Bank Umum Syariah, (3) untuk menguji pengaruh FDR terhadap Profitabilitas Bank Umum Syariah, (4) untuk menguji pengaruh BOPO terhadap profitabilitas Bank Umum Syariah, (5) untuk menguji pengaruh NOM terhadap profitabilitas Bank Umum Syariah, (6) untuk menguji pengaruh KAP terhadap profitabilitas Bank Umum Syariah, (7) untuk menguji pengaruh CAR, NPF, FDR, BOPO, NOM dan KAP terhadap profitabilitas Bank Umum Syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder dari Annual Report masing-masing bank dan Otoritas Jasa Keuangan (OJK) dengan jumlah sampel 60. Teknik analisis data menggunakan uji Estimasi Model Regresi Data Panel yang terdiri dari uji pemilihan model regresi panel dengan uji chow dan uji hausman, uji normalitas, uji asumsi klasik, uji T dan uji F untuk mengetahui pengaruh variabel independen terhadap variabel dependen.

Hasil pengujian menunjukkan (1) CAR berpengaruh positif dan signifikan terhadap profitabilitas Bank Umum Syariah, (2) NPF tidak berpengaruh signifikan terhadap profitabilitas Bank Umum Syariah, (3) FDR berpengaruh negatif dan signifikan terhadap profitabilitas Bank Umum Syariah, (4) BOPO tidak berpengaruh signifikan terhadap profitabilitas Bank Umum Syariah, (5) NOM berpengaruh positif dan signifikan terhadap profitabilitas Bank Umum Syariah, (6) KAP tidak berpengaruh signifikan terhadap profitabilitas Bank Umum Syariah, (7) secara bersama-sama (simultan) variabel CAR, NPF, FDR, BOPO, NOM, dan KAP berpengaruh signifikan terhadap profitabilitas Bank Umum Syariah.

Kata Kunci: Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Biaya Operasional Pendapatan Operasional, Net Operating Margin, Kualitas Aktiva Produktif, Profitabilitas.

ABSTRACT

This undergraduate thesis with the title "The influence of Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Operational Cost to Operating Income, Net Operating Margin, Earning Asset Quality on the profitability of Islamic Commercial Banks in Indonesia" was written by Arsidna Dinda Lutfiana, NIM.12401173536, was supervised by Hj. Amalia Nuril Hidayati, S.E., M.Sy.

The undergraduate thesis was motivated by the financial performance of a bank, according to how well the bank manages its business in realizing its goal, namely earning profit. Assessment of a bank's financial performance could be seen from the indicators, such as CAR (Capital Adequacy Ratio), NPF (Non Performing Financing), FDR (Financing to Deposit Ratio), BOPO (Operational Cost to Operating Income), NOM (Net Operating Margin), and KAP (Earning Asset Quality). Meanwhile, to see how much the bank's ability to earn a profit could be seen through the level of profitability which was measured using ROA (Return On Asset). The purpose of this study is (1) to examine the effect of CAR on the profitability of Islamic Commercial Banks, (2) to examine the effect of NPF on the profitability of Islamic Commercial Banks, (3) to examine the effect of FDR on the profitability of Islamic Commercial Banks, (4) to examine the effect of BOPO on the profitability of Islamic Commercial Banks, (5) to examine the effect of NOM on the profitability of Islamic Commercial Banks, (6) to examine the effect of KAP on the profitability of Islamic Commercial Banks, (7) to examine the effect of CAR, NPF, FDR, BOPO, NOM and KAP on the profitability of Islamic Commercial Banks.

This research uses a quantitative approach with associative research type. The data used in this study were secondary data from the Annual Report of each bank and Financial Services Authority (OJK) with a total sample of 60. The data analysis technique used the Panel Data Regression Model Estimation test which was consisted of the panel regression model selection test with the Chow test and Hausman test, normality test, classical assumption test, T test and F test to determine the effect of the independent variable on the dependent variable.

The results of this study indicated that the (1) CAR has a positive and significant effect on the profitability of Islamic Commercial Banks, (2) NPF has no significant effect on the profitability of Islamic Commercial Banks, (3) FDR has a negative and significant effect on the profitability of Islamic Commercial Banks, (4) BOPO do not have a significant effect on the profitability of Islamic Commercial Banks, (5) NOM has a positive and significant effect on the profitability of Islamic Commercial Banks, (6) KAP has no significant effect on the profitability of Islamic Commercial Banks, (7) simultaneously the variables CAR, NPF, FDR, BOPO, NOM, and KAP have a significant effect on the profitability of Islamic Commercial Banks.

Keywords: *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Operational Costs to Operating Income, Net Operating Margin, Earnings Asset Quality, Profitability.*