

ABSTRAK

Skripsi dengan judul "Pengaruh Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Biaya Operasional Pendapatan Operasional, Net Operating Margin dan Dana Pihak Ketiga terhadap Return On Asset pada Bank Umum Syariah di Indonesia" ini ditulis oleh Vintan Yuliana Muftafiddah, NIM. 17401163306, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Insitut Agama Islam Negeri Tulungagung. Dibimbing oleh Dyah Pravitasari, S.E., M.S.A.

Penelitian dalam skripsi ini dilatar belakangi oleh kinerja keuangan perbankan dalam meningkatkan kualitas kesehatan bank. Kemampuan bank dalam menghasilkan laba dapat menjadi tolok ukur kinerja bank tersebut. Semakin tinggi profitabilitas sebuah bank, artinya semakin baik pula kinerja keuangan bank tersebut. Penelitian ini untuk menguji apakah *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Financing to Deposit Ratio (FDR)*, Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin (NOM)*, dan Dana Pihak Ketiga berpengaruh terhadap *Return On Asset (ROA)* pada Bank Umum Syariah di Indonesia.

Metode penelitian yang digunakan adalah penelitian kuantitatif yang menggunakan jenis data sekunder berupa *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Financing to Deposit Ratio (FDR)*, Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin (NOM)*, Dana Pihak Ketiga (DPK), dan *Return On Asset (ROA)* periode tahun 2015 sampai 2019 dengan menggunakan metode purposive sampling dengan teknik analisis Regresi Linier Berganda. Uji hipotesis menggunakan uji-t untuk menguji koefisien regresi parsial, Uji-F untuk menguji pengaruh secara simultan dengan level 5% dan Uji Rsquare untuk menguji kemampuan variabel independent dalam menjelaskan variabel dependen. Selain itu juga dilakukan uji normalitas dan uji asumsi klasik yang meliputi uji normalitas, uji heterokedastisitas, dan uji autokolerasi.

Dari hasil uji dijelaskan bahwa secara parsial 1) CAR berpengaruh positif dan tidak signifikan terhadap ROA, 2) NPF berpengaruh positif dan tidak signifikan terhadap ROA, 3) FDR berpengaruh positif dan tidak signifikan terhadap ROA, 4) BOPO berpengaruh negatif dan tidak signifikan terhadap ROA, 5) NOM berpengaruh positif dan signifikan terhadap ROA, 6) DPK berpengaruh positif dan tidak signifikan terhadap ROA. Secara simultan CAR, NPF, FDR, BOPO, NOM, dan DPK berpengaruh signifikan terhadap ROA.

Kata Kunci : Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Biaya Operasional Pendapatan Operasional (BOPO), Net Operating Margin (NOM), Dana Pihak Ketiga (DPK), Return On Asset (ROA)

ABSTRACT

This thesis with the title "The Effect of Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Operating Cost on Operating Income, Net Operating Margin, and Third Party Fund to Return On Asset At the Sharia Commercial Bank in Indonesia" written by Vintan Yuliana Muftafiddah, NIM. 17401163306. Islamic Banking Department, Faculty of Economics and Islamic Business, State Islamic Institute Tulungagung. Supervised by Dyah Pravitasari, S.E., M.S.A.

The research in this thesis was motivated by banking financial performance in improving the quality of bank health. The ability of banks to generate profits can be a benchmark for the performance of the bank. The higher the profitability of a bank, it means the better the financial performance of the bank. This research is to test whether Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Operational Cost to Operating Income (BOPO), Net Operating Margin (NOM), and Third Party Fund (DPK) have an effect on Return On Asset (ROA) at the Sharia Commercial Bank in Indonesia.

The research method used is quantitative research that uses secondary data types in the form of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Operational Cost to Operating Income (BOPO), Net Operating Margin (NOM), Third Party Fund (DPK), and Return On Asset (ROA) from 2015 to 2019 with using purposive sampling method with multiple linear regression analysis techniques. Hypothesis testing uses the t-test to test the partial regression coefficient, the F-Test to test the effect simultaneously with level 5% and the R-square Test to test the ability of the independent variable in explaining the dependent variable. In addition, normality test and classic assumption test were also conducted which included normality test, heteroscedasticity test, and autocorrelation test.

From the results of the test explained that partially 1) CAR has a positive and not significant effect on ROA, 2) NPF has a positive and not significant effect on ROA, 3) FDR has a positive and not significant effect on ROA, 4) BOPO has a negative and not significant effect on ROA, 5) NOM has a positive and significant effect on ROA, 6) DPK has a positive and not significant effect on ROA. Simultaneously CAR, NPF, FDR, BOPO, NOM, and DPK have a significant effect on ROA.

Keyword : Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Operational Cost to Operating Income (BOPO), Net Operating Margin (NOM), Third Party Fund (DPK), Return On Asset (ROA).