

ABSTRAK

Skripsi dengan judul “Pengaruh Biaya Operasional Pendapatan Operasional, *Non Performing Financing*, Inflasi, dan Dana Pihak Ketiga terhadap *Return On Asset* PT Bank Syariah Bukopin” yang ditulis oleh Nova Citra Pertiwi, NIM. 12401173493, pembina Ibu Dr. Binti Nur Asiyah, S.Pd.I., M.Si.

Penelitian dalam skripsi ini dilatar belakangi oleh pentingnya profitabilitas yang dimiliki oleh bank, dimana profitabilitas penting kaitannya dengan keberlangsungan suatu bank serta menjadi aturan bagi tingkat kesehatan bank tersebut. Profitabilitas (ROA) yang dimiliki oleh PT Bank Syariah Bukopin pada setiap tahunnya mengalami fluktuasi yang dapat disebabkan oleh beberapa faktor, sehingga menjadi perhatian peneliti.

Rumusan masalah dalam penelitian ini antara lain: 1. Apakah Beban Operasional terhadap Pendapatan Operasional berpengaruh signifikan terhadap ROA PT. Bank Syariah Bukopin?; 2. Apakah *Non Performing Financing* berpengaruh signifikan terhadap ROA PT. Bank Syariah Bukopin?; 3. Apakah Inflasi berpengaruh signifikan terhadap ROA PT. Bank Syariah Bukopin?; 4. Apakah Dana Pihak Ketiga berpengaruh signifikan terhadap ROA PT. Bank Syariah Bukopin?; 5. Apakah Beban Operasional terhadap Pendapatan Operasional (BOPO), *Non Performing Financing* (*NPF*), Inflasi, dan dana Pihak Ketiga secara bersama-sama berpengaruh signifikan terhadap *Return On Asset* PT. Bank Syariah Bukopin?.

Penelitian ini menggunakan pendekatan penelitian kuantitatif dalam bentuk rasio dengan jenis penelitian asosiatif (hubungan). Metode analisis data berupa analisis regresi berganda dengan menggunakan SPSS 16.0. Teknik pengambilan sampel berupa *Purposive Sampling* dengan menggunakan sampel laporan keuangan triwulan PT Bank Syariah Bukopin yang telah dipublikasikan dalam website resmi pada tahun 2012 sampai 2019 sebanyak 32 sampel. Sumber data yang diambil dalam penelitian adalah sumber data sekunder dengan teknik pengumpulan data observasi dan dokumentasi. Analisis data yang digunakan diantaranya Uji Normalitas, Uji Asumsi Klasik, Uji Regresi Linear Berganda, Uji Hipotesis, dan Uji Koefisien Determinasi.

Hasil penelitian ini menunjukkan bahwa: 1. Secara parsial Biaya Operasional Pendapatan Operasional berpengaruh negatif signifikan terhadap *Return On Asset*; 2. Secara parsial *Non Performing Financing* berpengaruh negatif tidak signifikan terhadap *Return On Asset*; 3. Secara parsial Inflasi berpengaruh positif tidak signifikan terhadap *Return On Asset*; 4. Secara parsial Dana Pihak Ketiga berpengaruh positif tidak signifikan terhadap *Return On Asset*; 5. Secara simultan Biaya Operasional Pendapatan Operasional, *Non Performing Financing*, Inflasi dan Dana Pihak Ketiga berpengaruh signifikan terhadap *Return On Asset* PT Bank Syariah Bukopin.

Kata kunci: BOPO, NPF, Inflasi, DPK, ROA, Bukopin Syariah

ABSTRACT

The thesis entitled "The Influence of Operating Costs on Operating Income, Non Performing Financing, Inflation, and Third Party Funds towards Return On Assets of PT Bank Syariah Bukopin" written by Nova Citra Pertiwi, NIM. 12401173493, Advisor: Dr. Binti Nur Asiyah, S.Pd.I., M.Si.

The research in this thesis is motivated by the importance of profitability owned by a bank, where profitability is important in relation to the sustainability of a bank and becomes a rule for the soundness of the bank. Profitability (ROA) owned by PT Bank Syariah Bukopin in each year is not constant or fluctuates which can be caused by several factors, so it is the attention of researcher.

The formulation of the problem in this research are: 1. Does the Operating Expenses on Operating Income have a significant influence on ROA of PT. Bukopin Islamic Bank?; 2. Does the Non Performing Financing have a significant influence on ROA of PT. Bukopin Sharia Bank?; 3. Does the Inflation have a significant influence on ROA of PT. Bukopin Islamic Bank?; 4. Does the Third Party Funds have a significant influence on ROA of PT. Bukopin Islamic Bank?; 4. Does the Operational Expenses on Operating Income (BOPO), Non Performing Financing (NPF), Inflation, and Third Party Funds together have a significant influence towards Return On Assets of PT. Bukopin Islamic Bank?.

This research used a quantitative research approach in the form of a ratio with the type of associative research. The method of data analysis in the form of multiple regression analysis using SPSS 16.0. The sampling technique is in the form of purposive sampling using a sample of PT Bank Syariah Bukopin's quarterly financial statements that have been published on the official website from 2012 to 2019 as many as 32 samples. Sources of data taken in the research is a secondary data source with data collection techniques of observation and documentation. The data analysis used included Normality Test, Classical Assumption Test, Multiple Linear Regression Test, Hypothesis Test, and Determination Coefficients Test.

The results of this research showed that: 1. Operational costs of operating income have a significant negative influence towards Return On Assets; 2. Non Performing Financing has an insignificant negative influence towards Return on Assets; 3. Inflation has a positive and insignificant influence towards Return On Assets; 4. Third Party Funds have an insignificant positive influence towards Return On Assets; 5. Simultaneously, it shows that the Operational Cost of Operating Income, Non-Performing Financing, Inflation and Third Party Funds have a significant influence on the Return On Assets of PT Bank Syariah Bukopin.

Keywords: BOPO, NPF, Inflation, TPF, ROA, Bukopin Syariah