

ABSTRAK

Skripsi dengan judul Pengaruh Penempatan pada Bank Indonesia, *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), dan *Financing to Deposit Ratio* (FDR) Terhadap *Return on Assets* (ROA) PT Bank Muamalat Indonesia Periode 2013-2020 yang ditulis oleh Dini Rislami, NIM. 12401173306, dibimbing oleh Refki Rusyadi, M.Pd.I

Penelitian ini dilatarbelakangi oleh adanya penurunan tingkat keuntungan PT Bank Muamalat Indonesia Tbk. yang cukup drastis pada 5 tahun terakhir. Yang apabila penurunan keuntungan terus berlangsung maka, tidak menutup kemungkinan jika PT Bank Muamalat Indonesia Tbk. akan pailit. Beberapa faktor yang dapat mempengaruhi anjaknya keuntungan yakni Penempatan pada Bank Indonesia, *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), dan *Financing to Deposit Ratio* (FDR). Sehingga tujuan penelitian ini untuk menguji pengaruh dan signifikansi Penempatan pada Bank Indonesia, *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR) dan *Financing to Deposit Ratio* (FDR) terhadap *Return on Assets* (ROA).

Penelitian ini menggunakan pendekatan kuantitatif asosiatif. Pengambilan sampel dengan teknik *non probability sampling* menggunakan *purposif sampling* pada data *time series* triwulan Bank Muamalat Indonesia periode 2013-2020. Metode analisis yang digunakan yakni regresi linear berganda dengan pengolahan data menggunakan aplikasi program SPSS 18.0.

Hasil penelitian ini menunjukkan bahwa secara parsial hanya *Non Performing Financing* (NPF) dan *Financing to Deposit Ratio* (FDR) yang berpengaruh signifikan terhadap *Return on Asset* (ROA). Sedangkan Penempatan pada Bank Indonesia dan *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap *Return on Asset* (ROA). Dan secara simultan Penempatan pada Bank Indonesia, *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), dan *Financing to Deposit Ratio* (FDR) berpengaruh signifikan terhadap *Return on Asset* (ROA). Nilai *R Square* sebesar 0,739 menunjukkan bahwa 73,9 % variabel terikat ROA bisa dijelaskan oleh ke empat variabel bebas dalam persamaan regresi. Sedangkan sisanya 26,1% dijelaskan oleh variabel lain di luar penelitian ini.

Kata kunci : Penempatan pada Bank Indonesia, *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR) dan *Return on Asset* (ROA).

ABSTRACT

The thesis titled Effect of Placement on Bank Indonesia, Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), and Financing to Deposit Ratio (FDR) on Return on Assets (ROA) of PT Bank Muamalat Indonesia Period 2013-2020 was written by Dini Rislami, NIM. 12401173306, guided by Refki Rusyadi, M.Pd.I

This research is motivated by a drastic decrease in the profit level of PT Bank Muamalat Indonesia Tbk. in the last 5 years. If the profit decline continues, the possibility of PT Bank Muamalat Indonesia Tbk. going bankrupt remains. Some factors that could affect the decline in profits are placement with Bank Indonesia, Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), and Financing to Deposit Ratio (FDR). Therefore, the purpose of this study is to test the influence and significance of Placement on Bank Indonesia, Non Performing Financing (NPF), Capital Adequacy Ratio (CAR) and Financing to Deposit Ratio (FDR) on Return on Assets (ROA).

This study used an associative quantitative approach. Non-probability sampling with purposive sampling techniques in bank Muamalat Indonesia quarterly time series data from 2013 to 2020. The analysis method used is multiple linear regression with data processing using SPSS 18.0 program application.

The results of this study showed that simultaneous Placement in Bank Indonesia, Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), and Financing to Deposit Ratio (FDR) had a significant effect on Return on Asset (ROA). And partially, only Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR) have a significant effect on Return on Asset (ROA). Meanwhile, placement with Bank Indonesia and Capital Adequacy Ratio (CAR) has no significant effect on Return on Asset (ROA). The R Square value of 0.739 indicates that 73.9 % of ROA-bound variables can be explained by the four free variables in the regression equation. While the remaining 26.1% was explained by other variables outside of this study.

Keywords: Placement on Bank Indonesia, Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR) and Return on Asset (ROA).