

## **ABSTRAK**

Skripsi dengan judul “Pengaruh Biaya Operasional (BOPO), *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR) Terhadap Profitabilitas (ROA) Pada PT. Bank BNI Syariah (periode 2013-2020)” ini ditulis oleh Tahta Alvina, NIM 12401173406, pembimbing Dr. Sutopo, M.Pd.

Penulisan skripsi ini dilatar belakangi oleh kondisi PT. Bank BNI Syariah pada tahun 2019 mengalami kenaikan dan pada 2020 mengalami penurunan profitabilitas dari sisi Return On Asset (ROA). Sehingga peneliti ingin mengetahui variabel apa yang dapat mempengaruhi penurunan profitabilitas pada PT. Bank BNI Syariah.

Rumusan masalah dalam penulisan skripsi adalah (1) Apakah Biaya Operasional Berpengaruh Terhadap Profitabilitas PT. Bank BNI Syariah (periode 2013-2020)? (2) Apakah *Non Performing Financing* (NPF) Berpengaruh Terhadap Profitabilitas PT. Bank BNI Syariah (periode 2013-2020)? (3) Apakah *Capital Adequacy Ratio* (ROA) Berpengaruh Terhadap PT. Bank BNI Syariah (periode 2013-2020)? (4) Apakah Biaya Operasional (BOPO), *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR) sama-sama Berpengaruh Terhadap Profitabilitas (ROA) PT. Bank BNI Syariah (periode 2013-2020)? Tujuan dari penelitian ini adalah untuk menguji pengaruh yang simultan antara BOPO, NPF, CAR terhadap Profitabilitas (ROA) (Periode 2013-2020).

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Metode penelitian yang digunakan adalah studi dokumentasi dan studi pustaka. Analisis data yang digunakan adalah uji asumsi klasik, analisis regresi linier berganda, dan uji hipotesis. Pengujian menggunakan SPSS 26. Data yang digunakan dari laporan keuangan triwulan PT. Bank BNI Syariah periode 2013-2020 sebanyak 32 data.

Hasil penelitian yang telah dilakukan adalah (1) variabel BOPO berpengaruh positif dan signifikan terhadap profitabilitas (ROA) PT. Bank BNI Syariah, (2) variabel NPF berpengaruh positif dan signifikan terhadap profitabilitas (ROA) PT. Bank BNI Syariah, (3) variabel CAR berpengaruh positif dan signifikan terhadap profitabilitas (ROA) PT. Bank BNI Syariah, (4) variabel BOPO, NPF, CAR berpengaruh signifikan secara bersama-sama terhadap profitabilitas (ROA) PT. Bank BNI Syariah.

**Kata kunci : Biaya Operasional (BOPO), *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Profitabilitas (ROA).**

## **ABSTRACT**

*Thesis with the title " The Effect of Operational Costs, Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Capital Adequacy Ratio (CAR) on Return on Assets (ROA) at PT. BNI Syariah Bank 2013-2020" was written by Tahta Alvina, NIM. 12401173406, advised by Dr. Sutopo, M.Pd.*

*The background of writing this thesis is the condition of PT. Bank BNI Syariah in 2019 experienced an increase and in 2020 decreased profitability in terms of Return On Assets (ROA). So that researchers want to know what variables can affect the decline in profitability at PT. BNI Syariah Bank.*

*The formulation of the problem in writing the thesis is (1) Does Operational Cost Affect the Profitability of PT. BNI Syariah Bank (2013-2020 period)? (2) Does Non Performing Financing (NPF) Affect the Profitability of PT. BNI Syariah Bank (2013-2020 period)? (3) Does the Capital Adequacy Ratio (CAR) Affect PT. BNI Syariah Bank (2013-2020 period)? (4) Do Operational Costs (BOPO), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR) Equally Affect Profitability (ROA) of PT. BNI Syariah Bank (2013-2020 period)? The purpose of this study was to examine the simultaneous effect of BOPO, NPF, CAR on Profitability (ROA) (Period 2013-2020).*

*This study uses a quantitative approach with the type of associative research. The research method used is documentation study and literature study. Analysis of the data used is the classical assumption test, multiple linear regression analysis, and hypothesis testing. The test uses SPSS 26. The data used is from the quarterly financial statements of PT. Bank BNI Syariah period 2013-2020 as many as 32 data.*

*The results of the research that have been carried out are (1) the BOPO variable has a positive and significant effect on the profitability (ROA) of PT. BNI Syariah Bank, (2) the NPF variable has a positive and significant effect on the profitability (ROA) of PT. BNI Syariah Bank, (3) the CAR variable has a positive and significant effect on the profitability (ROA) of PT. BNI Syariah Bank, (4) BOPO, NPF, CAR variables have a significant effect together on the profitability (ROA) of PT. Bank BNI Syariah.*

**Keywords:** *Operating Cost (BOPO), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Profitability (ROA).*