

## ABSTRAK

Skripsi dengan judul “Analisis Pengaruh *Capital Adequacy Ratio* (CAR), *Net Operating Margin* (NOM), Biaya Oprasional Pendapatan Operasional (BOPO), dan *Financing To Deposit Ratio* (FDR) terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019,” ini ditulis oleh Muhammad Rizal Fatoni, NIM 12401173911, Pembimbing Dr. Chusnul Khotimah, M.Ag.

Penelitian ini dilatar belakangi oleh sektor Perbankan Syariah yang berkembang pesat salah satunya adalah Bank Syariah Mandiri yang sedang diminati banyak orang. Bank yang berbasis syariah ini dianggap bank yang mengalami peningkatan sangat pesat dan mampu mempertahankan likuidasinya agar tetap sehat dan selalu produktif serta mendapatkan banyak penghargaan.

Rumusan masalah dari penelitian ini adalah 1) Apakah *Capital Adequacy Ratio* (CAR) berpengaruh terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019? 2) Apakah *Net Operating Margin* (NOM) berpengaruh terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019? 3) Apakah Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019? 4) Apakah *Financing to Deposit Ratio* (FDR) berpengaruh terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019? (5) Apakah CAR, NOM, BOPO, & FDR berpengaruh secara silmutan terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019?

Penelitian ini menggunakan pendekatan kuantitatif dan jenis penelitian asosiatif. Sumber data dalam penelitian ini adalah data sekunder diperoleh dari laporan keuangan Bank Syariah Mandiri Indonesia Periode 2015-2019. Sampel penelitian ini adalah secara triwulan mulai tahun 2015 hingga bulan 2019 sehingga jumlah sampel yang digunakan 20 sampel. Penelitian ini menggunakan teknik analisis data meliputi: uji statistik deskriptif, uji normalitas, uji asumsi klasik yaitu uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi, uji analisis regresi berganda, uji hipotesisi yaitu uji t dan uji F, serta uji koefisien determinasi ( $R^2$ ).

Hasil penelitian ini menunjukkan bahwa 1) *Capital Adequacy Ratio* (CAR) berpengaruh positif signifikan terhadap terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019, 2) *Net Operating Margin* (NOM) berpengaruh positif signifikan terhadap terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019, 3) Biaya Oprasional Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019, 4) *Financing To Deposit Ratio* (FDR) berpengaruh positif signifikan terhadap terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019, 5) *Capital Adequacy Ratio* (CAR), *Net Operating Margin* (NOM), Biaya Oprasional Pendapatan Operasional (BOPO), dan *Financing To Deposit Ratio* (FDR) berpengaruh positif signifikan secara simultan terhadap *Return On Assets* (ROA) Bank Syariah Mandiri Indonesia Periode 2015-2019.

**Kata Kunci : BOPO, CAR, FDR, NOM, dan ROA**

## **ABSTRACT**

*The thesis titled "Analysis of the Influence of Capital Adequacy Ratio (CAR), Net Operating Margin (NOM), Operational Income Operational Income (BOPO), and Financing To Deposit Ratio (FDR) on Return On Assets (ROA) of Bank Syariah Mandiri Indonesia Period 2015-2019," was written by Muhammad Rizal Fatoni, NIM 12401173911, supervisor dr. Chusnul Khotimah, M.Ag.*

*This research is based on the rapidly growing Sharia Banking sector, one of which is Bank Syariah Mandiri which is in demand by many people. This sharia-based bank is considered a bank that has increased very rapidly and is able to maintain its liquidation in order to stay healthy and always productive and get many awards.*

*The problem formulation of this study is 1) Does the Capital Adequacy Ratio (CAR) affect the Return On Assets (ROA) of Bank Syariah Mandiri Indonesia for the Period 2015-2019? 2) Does Net Operating Margin (NOM) affect Bank Syariah Mandiri Indonesia's Return On Assets (ROA) for the Period 2015-2019? 3) Does Operating Income Operating Cost (BOPO) affect Bank Syariah Mandiri Indonesia's Return On Assets (ROA) for the Period 2015-2019? 4) Does Financing to Deposit Ratio (FDR) affect Bank Syariah Mandiri Indonesia's Return On Assets (ROA) for the Period 2015-2019? (5) Does CAR, NOM, BOPO, &FDR have a significant impact on Bank Syariah Mandiri Indonesia's Return On Assets (ROA) for the Period 2015-2019?*

*This research uses quantitative approach and associative research type. The data source in this study is secondary data obtained from the financial statements of Bank Syariah Mandiri Indonesia for the period 2015-2019. The sample of this study is on a quarterly basis from 2015 to 2019 so that the number of samples used 20 samples. This study uses data analysis techniques including: descriptive statistical test, normality test, classic assumption test i.e. multicollinearity test, heteroskedastisity test and autocorrelation test, multiple regression analysis test, hypothesis test i.e. t test and F test, and determination coefficient test (R<sup>2</sup>).*

*The results of this study showed that 1) Capital Adequacy Ratio (CAR) has a significant positive effect on The Return On Assets (ROA) of Bank Syariah Mandiri Indonesia for the period 2015-2019, 2) Net Operating Margin (NOM) has a significant positive effect on The Return On Assets (ROA) of Bank Syariah Mandiri Indonesia Period 2015-2019, 3) Operational Income Oprasional Cost (BOPO) has a significant negative effect on Return On Assets (ROA) of Bank Syariah Mandiri Indonesia Pe riode 2015-2019, 4) Financing To Deposit Ratio (FDR) has a significant positive effect on Return On Assets (ROA) of Bank Syariah Mandiri Indonesia period 2015-2019, 5) Capital Adequacy Ratio (CAR), Net Operating Margin (NOM), Operational Income Oprasional Cost (BOPO), and Financing To Deposit Ratio (FDR) has a significant positive effect simultaneously on Return On Assets (ROA) of Bank Syariah Mandiri Indonesia for the period 2015-2019.*

**Keywords: BOPO, CAR, FDR, NOM, dan ROA**