

ABSTRAK

Skripsi berjudul “Pengaruh *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan To Deposit Ratio* (LDR) dan Beban Operasioanal Terhadap Pendapatan Operasional (BOPO) Terhadap Kinerja Keuangan BNI Syariah Tahun 2015-2020” yang ditulis oleh Anggi Rahayu Dwi Septiani, NIM. 12401173519, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung, dibimbing oleh Dedi Suselo, SE. M.M.

Bank yang memiliki tingkat kesehatan yang baik dapat dikatakan memiliki kinerja keuangan yang baik pula. Manajemen risiko diharapkan dapat mendeteksi maksimum kinerja keuangan di masa mendatang. Penilaian faktor profil risiko merupakan penilaian terhadap risiko inheren dan kualitas penerapan manajemen risiko dalam aktivitas operasional bank. *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan To Deposit Ratio* (LDR) dan Beban Operasioanal Terhadap Pendapatan Operasional (BOPO) dapat dilihat dari data laporan keuangan masing-masing perusahaan.

Pendekatan penelitian yang digunakan ini adalah pendekatan kuantitatif merupakan suatu penelitian yang banyak menggunakan angka, nilai dari pengumpulan data, penafsiran terhadap data tersebut serta penampilan dari hasilnya. Jenis penelitian yang digunakan adalah penelitian asosiatif menguji hipotesis dengan mencapai kesimpulan yang valid tentang hubungan antara variabel independen dan dependen. Uji statistic menggunakan uji regresi linear berganda.

Hasil penelitian didapatkan secara parsial variabel *Non Performing Loan* (NPL) mempunyai nilai signifikansi $0,562 > 0,05$, variabel *Loan to Deposit Ratio* (LDR) mempunyai nilai signifikansi $0,611 > 0,05$, variabel Beban Operasioanal terhadap Pendapatan Operasional (BOPO) mempunyai nilai signifikansi $,095 > 0,05$ sehingga ketiganya tidak berpengaruh signifikan terhadap kinerja keuangan Bank BNI Syariah, sedangkan *Net Interest Margin* (NIM) mempunyai nilai signifikansi $0,048 \leq 0,05$ sehingga berpengaruh signifikan terhadap kinerja keuangan Bank BNI Syariah. Secara simultan keempat variabel *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan To Deposit Ratio* (LDR) dan Beban Operasioanal Terhadap Pendapatan Operasional (BOPO) berpengaruh signifikan terhadap Kinerja Keuangan Bank BNI Syariah tahun 2015-2020 dimana secara statistik didapatkan nilai signifikansi $0,000 < 0,05$. Perusahaan harus meminimalkan rasio NPL dan rasio BOPO karena berpengaruh negatif terhadap rasio ROA. Kemudian memaksimalkan rasio NIM dan rasio LDR karena berpengaruh positif terhadap ROA.

Kata Kunci: NPL, NIM, LDR, BOPO, Kinerja Keuangan, Perbankan

ABSTRACT

Thesis entitled "The Influence of Non Performing Loans (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR) and Operational Expenses on Operational Income (BOPO) on BNI Syariah Financial Performance in 2015-2020" written by Anggi Rahayu Dwi Septiani, NIM. 12401173519, Department of Islamic Banking, Faculty of Islamic Economics and Business, IAIN Tulungagung, supervised by Dedi Suselo, SE. M.M.

Banks that have a good level of health can be said to have good financial performance as well. Management is expected to detect future financial performance. Assessment of risk profile factors is an assessment of the inherent risk and quality of risk management implementation in bank operational activities. Non Performing Loans (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR) and Operational Expenses on Operational Income (BOPO) can be seen from the data on the financial statements of each company.

The approach used is a quantitative approach to a study that uses a lot of numbers, the value of data collection, data collection and the appearance of the results. The type of research used is associative research to test hypotheses with valid conclusions about the relationship between independent and dependent variables. Statistical test using multiple linear regression test.

The results of the study partially showed that the Non Performing Loan (NPL) variable had a significance value of $0.562 > 0.05$, the Loan to Deposit Ratio (LDR) variable had a significance value of $0.611 > 0.05$, the Operating Expenses to Operating Income (BOPO) variable had a significance value, $0.095 > 0.05$ so that the three have no significant effect on the financial performance of BNI Syariah Bank, while the Net Interest Margin (NIM) has a significance value of $0.048 < 0.05$ so that it has a significant effect on the financial performance of BNI Syariah Bank. Simultaneously the four variables of Non Performing Loan (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR) and Operational Expenses on Operating Income (BOPO) have a significant effect on the Financial Performance of BNI Syariah Bank in 2015-2020 where statistically it is obtained significance value $0.000 < 0.05$. Companies must provide NPL ratios and BOPO ratios because they have a negative effect on the ROA ratio. Then maximize the NIM ratio and LDR ratio because it has a positive effect on ROA.

Keywords: NPL, NIM, LDR, BOPO, Financial Performance, Banking