

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, dan Biaya Operasional Pendapatan Operasional Terhadap Tingkat Profitabilitas (*Return On Asset*) Pada PT. Bank Muamalat Indonesia Tbk. Periode 2011-2020” ini ditulis oleh Latifatul Kusnia Dewi, NIM. 12401173335, pembimbing: Dedi Suselo, SE., M.M.

Penelitian ini dilatarbelakangi oleh fungsi perbankan sebagai tolok ukur kemajuan suatu negara yang mana peranannya akan memperlihatkan kemampuan perbankan dalam mengendalikan perekonomian negara tersebut. Kemampuan bank dalam menghasilkan keuntungan dapat diukur dengan menggunakan rasio profitabilitas. Semakin tinggi efisiensi profitabilitas berarti semakin baik kinerja keuangan bank tersebut. *Return On Asset* merupakan salah satu indikator yang berguna untuk mengukur tingkat profitabilitas dengan memanfaatkan total aktiva yang dimiliki untuk menilai keefektifan perusahaan dalam menghasilkan keuntungan. Besarnya *Return On Asset* menyebabkan semakin besar keuntungan yang diperoleh perbankan dan posisi bank tersebut semakin baik dari segi penggunaan asetnya. Namun, melihat fakta yang ada, *Return On Asset* Bank Muamalat mengalami penurunan hampir setiap tahunnya selama periode 2011 sampai 2020. Penurunan profitabilitas *Return On Asset* dapat terjadi akibat faktor internal maupun faktor eksternal perbankan.

Penelitian ini bertujuan untuk mengetahui (1) Pengaruh *Capital Adequacy Ratio* terhadap Tingkat Profitabilitas (*Return On Asset*); (2) Pengaruh *Non Performing Financing* terhadap Tingkat Profitabilitas (*Return On Asset*); (3) Pengaruh *Financing to Deposit Ratio* terhadap Tingkat Profitabilitas (*Return On Asset*); (4) Pengaruh Biaya Operasional Pendapatan Operasional terhadap Tingkat Profitabilitas (*Return On Asset*); (5) Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, dan Biaya Operasional Pendapatan Operasional terhadap Tingkat Profitabilitas (*Return On Asset*) pada PT. Bank Muamalat Indonesia Tbk. Periode 2011-2020.

Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data dalam penelitian ini menggunakan data sekunder. Sampel dalam penelitian ini yaitu laporan keuangan triwulan Bank Muamalat Indonesia periode 2011 sampai 2020 dengan menggunakan teknik pengambilan *purposive sampling*. Metode analisis data dalam penelitian ini menggunakan analisis regresi linier berganda, sebelumnya dilakukan pengujian asumsi klasik meliputi uji normalitas, uji heteroskedastisitas, uji multikolinieritas dan uji autokorelasi. Pengujian hipotesis menggunakan uji-t dan uji-F, serta uji R^2 .

Hasil penelitian menunjukkan bahwa secara parsial (1) *Capital Adequacy Ratio* tidak berpengaruh terhadap Tingkat Profitabilitas (*Return On Asset*) (2) *Non Performing Financing* memiliki pengaruh negatif dan signifikan terhadap Tingkat Profitabilitas (*Return On Asset*) (3) *Financing to Deposit Ratio* memiliki pengaruh positif dan signifikan terhadap Tingkat Profitabilitas (*Return On Asset*) (4) Biaya Operasional Pendapatan Operasional memiliki pengaruh negatif dan signifikan terhadap Tingkat Profitabilitas (*Return On Asset*). Sedangkan, secara simultan

menunjukkan bahwa *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, dan Biaya Operasional Pendapatan Operasional memiliki pengaruh positif dan signifikan terhadap Tingkat Profitabilitas (*Return On Asset*). Nilai koefisien determinan (R^2) dalam model regresi ini sebesar 0.854, artinya pengaruh keempat variabel independen terhadap variabel dependen *Return On Asset* sebesar 85.4% sedangkan, sisanya dipengaruhi oleh variabel-variabel lain diluar penelitian ini.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), Profitabilitas (*Return On Asset*)

ABSTRACT

Thesis entitled "The Influence of Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, and Operating Expenses Operating Revenues Against Profitability Level (Return On Asset) at PT. Bank Muamalat Indonesia Tbk. Period 2011-2020" was written by Latifatul Kusnia Dewi, NIM. 12401173335, advisor: Dedi Suselo, SE., M.M.

This research is motivated by the function of banking as a benchmark for the progress of a country whose role will show the ability of banks in controlling the country's economy. A bank's ability to make a profit can be measured using profitability ratios. The higher the efficiency of profitability means the better the bank's financial performance. Return On Asset is one of the useful indicators to measure the level of profitability by utilizing the total assets held to assess the effectiveness of the company in making profits. The magnitude of Return On Asset causes the greater the profits earned by banks and the position of the bank is better in terms of the use of its assets. However, looking at the facts, The Return On Asset Bank Muamalat decreased almost every year during the period 2011 to 2020. The decrease in profitability of Return On Asset can occur due to internal factors as well as external banking factors.

This research aims to find out (1) The Effect of Capital Adequacy Ratio on Profitability (Return On Asset); (2) The Effect of Non Performing Financing on The Level of Profitability (Return On Asset); (3) The Effect of Financing to Deposit Ratio on The Level of Profitability (Return On Asset); (4) Effect of Operating Expenses Operating Revenues on The Level of Profitability (Return On Asset); (5) Influence of Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, and Operating Expenses Operating Revenues on Return On Asset in PT. Bank Muamalat Indonesia Tbk. Period 2011-2020.

The method used in this study is a quantitative approach with an associative type of research. The data sources in this study used secondary data. The sample in this study is bank Muamalat Indonesia's quarterly financial statements from 2011 to 2020 using purposive sampling techniques. The data analysis method in this study uses multiple linear regression analysis, previously classical assumption testing includes normality test, heteroskedasticity test, multicollinearity test and autocorrelation test. Hypothesis testing uses the t-test and F-test, as well as R^2 test.

The results showed that partially (1) Capital Adequacy Ratio has no effect on the level of profitability (Return On Asset) (2) Non Performing Financing has a negative and significant influence on the level of profitability (Return On Asset) (3) Financing to Deposit Ratio has a positive and significant influence on the level of profitability (Return On Asset) (4) Operating Expenses Operating Revenues has a negative and significant influence on the level of profitability itas (Return On Asset). Meanwhile, simultaneously showed that Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, and Operating Expenses Operating Revenues have a positive and significant influence on the level of profitability (Return On Asset). The value of the determinant coefficient (R^2) in this regression model is 0.854, meaning that the effect of the four independent variables

on the dependent variable Return On Asset is 85.4% while the rest is influenced by other variables outside the study.

Keywords: Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Operating Expenses Operating Revenues (BOPO), Profitability (Return On Asset)