

## ABSTRAK

Skripsi dengan judul “Pengaruh *Financing To Deposit Ratio* (FDR), *Capital Adequancy Ratio* (CAR), *Non Performing Financing* (NPF), Dan Biaya Operasional Terhadap Pendapatan Operasi (BOPO) terhadap Profitabilitas PT. Bank Central Asia (BCA) Syariah Tbk. Periode 2012-2019” ini ditulis oleh Nurin Fadhlina, NIM 12401173375, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Pembimbing Dr. Syafrudin Arif Marah Manunggal, M.Si.

Penelitian ini dilatar belakangi oleh pentingnya suatu Lembaga Keuangan Syariah dalam menjaga tingkat profitabilitas. Dengan banyaknya Lembaga Keuangan Syariah di Indoneisa salah satunya adalah PT. Bank Central Asia (BCA) Syariah yang mampu mempertahankan tingkat profitabilitas, meskipun telah mengalami fluktuasi setiap tahunnya. Selama delapan tahun PT. Bank Central Asia (BCA) Syariah dapat menjaga efektivitas perusahaan untuk menghasilkan keuntungan dengan kinerja yang baik. Indikator yang digunakan dalam penelitian ini adalah Pengaruh *Financing To Deposit Ratio* (FDR), *Capital Adequancy Ratio* (CAR), *Non Performing Financing* (NPF), Dan Biaya Operasional Terhadap Pendapatan Operasi (BOPO), sedangkan profitabilitas diukur dengan *Return On Asset* (ROA).

Penelitian ini menggunakan pendekatan penelitian kuantitatif dengan jenis asosiatif. Jenis data yang digunakan merupakan jenis data sekunder yaitu laporan keuangan triwulan dari periode 2012 hingga periode 2019 yang diperoleh dari bcasyariah.co.id. Teknik analisis data menggunakan uji normalitas, uji asumsi klasik yang meliputi uji multikolonieritas, uji autokorelasi, dan uji heterokedastisitas. Selain itu juga dilakukan uji regresi linier berganda, uji hipotesis menggunakan uji-t dan uji-F, serta uji koefisien determinasi ( $R^2$ ) dengan SPSS versi 16.

Dari hasil uji dijelaskan secara parsial bahwa (1) FDR berpengaruh positif dan tidak signifikan terhadap Profitabilitas. (2) CAR berpengaruh negatif dan tidak signifikan terhadap Profitabilitas. (3) NPF berpengaruh positif dan signifikan terhadap Profitabilitas. (4) BOPO berpengaruh negatif dan signifikan terhadap Profitabilitas.

**Kata Kunci : FDR, CAR, NPF, BOPO dan Profitabilitas (ROA).**

## ABSTRACT

Thesis with the title “The Effect of Financing To Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Operational Costs on Operating Income (BOPO) on Profitability of PT. Bank Central Asia (BCA) Syariah Tbk. Period 2012-2019” was written by Nurin Fadhlina, NIM 12401173375, Faculty of Economics and Islamic Business, Department of Islamic Banking, State Islamic University of Sayyid Ali Rahmatullah Tulungagung, Advisor Dr. Syafrudin Arif Marah Manunggal, M. S. I.

This research is motivated by the importance of an Islamic Financial Institution in maintaining the level of profitability. With many Islamic Financial Institutions in Indonesia, one of them is PT. Bank Central Asia (BCA) Syariah which is able to maintain the level of profitability, even though it has fluctuated every year. For eight years, PT. Bank Central Asia (BCA) Syariah has been able to maintain the effectiveness of the company to generate profits with good performance. The indicators used in this study are the Effect of Financing To Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Operational Costs on Operating Income (BOPO), while profitability is measured by Return On Assets (ROA).

This study uses a quantitative research approach with associative type. The type of data used is secondary data, namely quarterly financial reports from the period 2012 to the period 2019 obtained from [bcasyariah.co.id](http://bcasyariah.co.id). The data analysis technique used normality test, classical assumption test which included multicollinearity test, autocorrelation test, and heteroscedasticity test. In addition, multiple linear regression tests were also carried out, hypothesis testing using t-test and F-test, and coefficient of determination ( $R^2$ ) test with SPSS version 16.

From the test results, it is explained partially that (1) FDR has a positive and insignificant effect on profitability. (2) CAR has a negative and insignificant effect on profitability. (3) NPF has a positive and significant effect on profitability. (4) BOPO has a negative and significant effect on profitability.

**Keywords: FDR, CAR, NPF, BOPO and Profitability (ROA).**