

## ABSTRAK

Skripsi dengan judul “Analisis Komparatif *Non Performing Financing, Finance to Deposit Ratio, Biaya Operasional Pendapatan Operasional, Return On Assets* pada Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021” ditulis oleh Risma Yunita Sari, NIM 12401183265, pembimbing Dr. Muniri, M.Pd.

Penelitian ini dilatar belakangi dengan adanya persaingan yang semakin tajam antar perusahaan perbankan, untuk itu perlu adanya peningkatan kinerja keuangan. Dalam penilaian kinerja keuangan dapat dianalisis melalui rasio *Non Performing Financing, Finance To Deposit Ratio, Biaya Operasional Pendapatan Operasional, dan Return On Assets*.

Rumusan Masalah dalam penelitian ini adalah (1) Bagaimana Perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel NPF? (2) Bagaimana Perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel FDR? (3) Bagaimana Perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel BOPO? (4) Bagaimana Perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel ROA?

Tujuan dalam penelitian ini adalah: (1) untuk menguji perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel NPF (2) untuk menguji perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel FDR (3) untuk menguji perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel BOPO (4) untuk menguji perbedaan kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021 dilihat dari variabel ROA. Pendekatan yang digunakan adalah kuantitatif dengan jenis komparatif. Data yang digunakan adalah data sekunder dari laporan keuangan triwulan Bank BCA Syariah dan Bank Muamalat Indonesia periode 2016-2021. Teknik pengumpulan sampel menggunakan *purposive sampling*, teknik analisis data yang digunakan dalam penelitian ini adalah uji normalitas, uji homogenitas, uji *independent sample t-test*.

Hasil dari penelitian ini menyimpulkan bahwa (1) terdapat perbedaan yang signifikan antara kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia dilihat dari rasio NPF (2) terdapat perbedaan yang signifikan antara kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia dilihat dari rasio FDR (3) terdapat perbedaan yang signifikan antara kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia dilihat dari rasio BOPO (4) dan pada rasio ROA juga terdapat perbedaan yang signifikan antara kinerja keuangan Bank BCA Syariah dan Bank Muamalat Indonesia.

**Kata Kunci: NPF, FDR, BOPO, dan ROA**

## **ABSTRACT**

*The thesis entitled "Comparative Analysis of Non Performing Financing, Fianance To Deposit Ratio, Operating Costs for Operating Income, Return On Assets at Bank BCA Syariah and Bank Muamalat Indonesia for the 2016-2021 Period" was written by Risma Yunita Sari, NIM 12401183265, supervisor Dr. Muniri, M.Pd.*

*This research is motivated by the increasingly sharp competition between banking companies, for that there needs to be an increase in financial performance. In the assessment of financial performance can be analyzed through the ratio of Non Performing Financing, Finance To Deposit Ratio, Operating Expenses Operating Income, and Return On Assets.*

*Problem Formulation (1) How are the differences in the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia for the 2016-2021 period in terms of the NPF variable? (2) How are the differences in the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia for the 2016-2021 period seen from the FDR variable? (3) How are the differences in the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia for the period 2016-2021 seen from the BOPO variable? (4) How are the differences in the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia for the period 2016-2021 seen from the ROA variable?*

*The objectives of this study are: (1) to examine differences in the financial performance of BCA Syariah Bank and Bank Muamalat Indonesia for the 2016-2021 period seen from the NPF variable (2) to examine the differences in the financial performance of BCA Syariah Bank and Bank Muamalat Indonesia for the 2016-2021 period seen from the variable FDR (3) to test the differences in the financial performance of Bank Syariah BCA and Bank Muamalat Indonesia for the 2016-2021 period seen from the BOPO variable (4) to examine the differences in the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia for the period 2016-2021 seen from the ROA variable. The approach used is quantitative with a comparative type. The data used is secondary data in the form of quarterly financial statements of Bank BCA Syariah and Bank Muamalat Indonesia for the period 2016-2021. The sampling technique used is purposive sampling. The data analysis techniques used in this study were normality test, homogeneity test, and independent sample t-test.*

*The results of this study conclude that (1) there is a significant difference between the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia seen from the NPF ratio (2) there is a significant difference between the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia seen from the FDR ratio (3) there is a significant difference between the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia seen from the BOPO ratio (4) and in the ROA ratio there is also a significant difference between the financial performance of Bank BCA Syariah and Bank Muamalat Indonesia.*

**Keywords: NPF, FDR, BOPO, and ROA**