

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, *Return On Asset*, Kualitas Aktiva Produktif dan Beban Operasional Pendapatan Operasional Terhadap *Net Operating Margin* pada Bank Muamalat Indonesia” ini ditulis oleh Desi Hidayati, NIM. 12401183101 dengan pembimbing Rendra Erdkhadifa, M.Si.

Perkembangan *Net Operating Margin* dari tahun 2015 sampai 2021 mengalami penurunan. Turunnya *Net Operating Margin* disebabkan karena kualitas asset yang tidak baik dan dari sisi keuangan kurang efisien yang dapat meningkatkan penanaman dana dalam bentuk pembiayaan. Perlu kajian mengenai faktor yang dapat mempengaruhi *Net Operating Margin* agar bank tidak mengalami penurunan yang dapat menghambat dalam memenuhi kewajibannya. Tolak ukur guna menganalisis *Net Operating Margin* yakni rasio *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, *Return On Asset*, Kualitas Aktiva Produktif dan Biaya Operasional Pendapatan Operasional.

Tujuan penelitian (1) Untuk menganalisis Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, *Return On Asset*, Kualitas Aktiva Produktif dan Beban Operasional Pendapatan Operasional Terhadap *Net Operating Margin* (2) untuk menganalisis pengaruh *Capital Adequacy Ratio* terhadap *Net Operating Margin* (3) untuk menganalisis pengaruh *Non Performing Financing* terhadap *Net Operating Margin* (4) untuk menganalisis pengaruh *Financing to Deposit Ratio* terhadap *Net Operating Margin* (5) untuk menganalisis pengaruh *Return On Asset* terhadap *Net Operating Margin* (6) untuk menganalisis pengaruh Kualitas Aktiva Produktif terhadap *Net Operating Margin* (7) untuk menganalisis pengaruh Biaya Operasional Pendapatan Operasional terhadap *Net Operating Margin*.

Penelitian ini menggunakan kuantitatif dengan jenis penelitian sampling jenuh. Menggunakan data sekunder yang diperoleh dari laporan keuangan triwulan Bank Muamalat Indonesia periode 2013 sampai 2021 dengan jumlah 36 data. Teknik analisis data menggunakan regresi linier berganda dan diolah menggunakan *software* SPSS.

Hasil pengujian menunjukkan secara serentak antara CAR, NPF, FDR, ROA, KAP dan BOPO paling tidak terdapat salah satu variable yang berpengaruh secara signifikan terhadap *Net Operating Margin*. Hasil penelitian menunjukkan bahwa BOPO berpengaruh secara signifikan terhadap *Net Operating Margin*. Sedangkan CAR, NPF, FDR, ROA dan KAP tidak berpengaruh terhadap *Net Operating Margin*.

Kata Kunci: Profitabilitas, Rasio Keuangan, *Return On Assets*

ABSTRACT

Thesis entitled "Effect of Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Return On Assets, Quality of Earning Assets and Operating Expenses of Operating Income on Net Operating Margin at Bank Muamalat Indonesia" was written by Desi Hidayati, NIM. 12401183101 with supervisor Rendra Erdkhadifa, M.Si.

The development of Net Operating Margin from 2015 to 2021 has decreased. The decrease in Net Operating Margin was due to poor asset quality and inefficient financial terms which could increase investment in the form of financing. It is necessary to study the factors that can affect the Net Operating Margin so that the bank does not experience a decline that can hinder the fulfillment of its obligations. The benchmarks for analyzing Net Operating Margin are the ratio of Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Return on Assets, Quality of Earning Assets and Operating Expenses for Operating Income.

Research objectives (1) To analyze the effect of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio, Return on Assets, Earning Assets Quality and Operating Expenses of Operating Income on Net Operating Margin (2) to analyze the effect of Capital Adequacy Ratio on Net Operating Margin (3) to analyze the effect of Non Performing Financing on Net Operating Margin (4) to analyze the effect of Financing to Deposit Ratio on Net Operating Margin (5) to analyze the effect of Return On Assets to Net Operating Margin (6) to analyze the effect of Earning Asset Quality on Net Operating Margin (7) to analyze the effect of Operating Expenses on Operating Income on Net Operating Margin.

This research uses quantitative research with saturated sampling type. Using secondary data obtained from the quarterly financial statements of Bank Muamalat Indonesia for the period 2013 to 2021 with a total of 36 data. The data analysis technique used multiple linear regression and processed using SPSS software.

The test results show that simultaneously between CAR, NPF, FDR, ROA, KAP and BOPO there is at least one variable that has a significant effect on Net Operating Margin. The results showed that the BOPO had a significant effect on the Net Operating Margin. Meanwhile, CAR, NPF, FDR, ROA and KAP have no effect on Net Operating Margin.

Keywords: *Profitability, Financial Ratios, Return On Assets*