ABSTRAK

Skripsi dengan judul "Pengaruh *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), Non Performing Financing (NPF) dan Biaya Operasional Pendapatan Operasional (BOPO) Terhadap *Return on Equity* (ROE) Bank Muamalat Indonesia Periode 2014-2020" ini ditulis oleh Tri Wulan Oktafiyana, NIM. 12401183108, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, dengan pembimbing Dr. H. Mashudi, M.Pd.I

Penelitian ini dilatarbelakangi oleh pentingnya mengetahui mengenai faktor-faktor yang mempengaruhi profitabilitas terutamanya *return on equity* (ROE) bank syariah. Pertumbuhan profitabilitas yang mengalami pergerakan secara fluktuatif dan yang bernilai negatif menunjukkan kurangnya kinerja bank. Oleh karena itu perlu adanya strategi manajemen bank agar mampu mempertahankan usahanya sehingga mampu menarik investor dan nasabah untuk mempercayai menggunkan jasa Bank Muamalat Indonesia. Indikator yang digunakan dalam penelitian ini adalah *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), Non Performing Financing (NPF), Biaya Operasional Pendapatan Operasional (BOPO) dan *Return on Equity* (ROE).

Tujuan penelitian ini adalah (1) untuk menguji seberapa besar pengaruh signifikan antara FDR terhadap ROE Bank Muamalat Indonesia, (2) untuk menguji seberapa besar pengaruh signifikan antara CAR terhadap ROE Bank Muamalat Indonesia, (3) untuk menguji seberapa besar pengaruh signifikan antara NPF terhadap ROE Bank Muamalat Indonesia, (4) untuk menguji seberapa besar pengaruh signifikan antara BOPO terhadap ROE Bank Muamalat Indonesia, (5) untuk menguji seberapa besar pengaruh signifikan antara FDR, CAR, NPF, dan BOPO secara simultan terhadap ROE Bank Muamalat Indonesia.

Dalam penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asossiatif. Populasi dalam penelitian ini adalah seluruh data laporan keuangan Bank Muamalat Indonesia. Sampel dalam penelitian ini menggunakan teknik *non probability sampling* yaitu sampel jenuh dengan mengambil data laporan triwulan Bank Muamalat Indonesia periode 2014-2020. Penelitian ini menggunakan uji normalitas, uji asumsi klasik, uji heteroskedasitas, uji multikolinearitas, uji regresi berganda, uji hipotesis dan koefisien determinasi.

Hasil penelitian menunjukkan bahwa (1) FDR berpengaruh positif signifikan terhadap ROE, (2) CAR berpengaruh negative tidak signifikan terhadap ROE, (3) NPF berpengaruh negative tidak signifikan terhadap ROE, (4) BOPO berpengaruh negative tidak signifikan terhadap ROE, (5) FDR, CAR, NPF, dan BOPO secara simultan berpengaruh positif dan signifikan terhadap ROE sebesar 34,8% sedangkan sisa 65,2% dijelaskan oleh indicator lainnya yang tidak ada dalam penelitian ini.

Kata Kunci : BOPO, CAR, FDR, NPF, ROE

ABSTRACT

Thesis with the title "The Influence of Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Operational Costs of Operating Income (BOPO) Return on Equity (ROE) of Bank Muamalat Indonesia for the 2014-2020 period" written by Tri Wulan Oktafiyana, NIM. 12401183108, Faculty of Islamic Economics and Business, Department of Islamic Banking, State Islamic University Sayyid Ali Rahmatullah Tulungagung, with Dr. H. Mashudi, M.Pd.I

This research is motivated by the importance of knowing about the factors that affect profitability, especially return on equity (ROE) of Islamic banks. Profitability growth that experienced fluctuating movement and negative value indicated the bank's lack of performance. Therefore, there is a need for a bank management strategy to be able to maintain its business so that it can attract investors and customers to trust in using the services of Bank Muamalat Indonesia. The indicators used in this research are Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operating Costs of Operating Income (BOPO) and Return on Equity (ROE).

The purpose of this study is (1) to test how much significant influence there is between FDR on Bank Muamalat Indonesia's ROE, (2) to test how much significant influence is between CAR on Bank Muamalat Indonesia's ROE, (3) to test how much significant influence is between NPF on Bank Muamalat Indonesia's ROE, (4) to test how big the significant effect of BOPO on Bank Muamalat Indonesia's ROE, (5) to test how much significant influence is simultaneously between FDR, CAR, NPF, and BOPO on Bank Muamalat Indonesia's ROE.

This research uses a quantitative approach with associative research type. The population in this study is all data on the financial statements of Bank Muamalat Indonesia. The sample in this study uses a non-probability sampling technique , namely a saturated sample by taking data from Bank Muamalat Indonesia's quarterly reports for the 2014-2020 period. This research uses normality test, classical assumption test, heteroscedasticity test, multicollinearity test, multiple regression test, hypothesis test and coefficient of determination.

The results showed that (1) FDR had a significant positive effect on ROE, (2) CAR had an insignificant negative effect on ROE, (3) NPF had an insignificant negative effect on ROE, (4) BOPO had an insignificant negative effect on ROE, (5) FDR, CAR, NPF, and BOPO simultaneously have a positive and significant effect on ROE of 34.8%, while the remaining 65.2% is explained by other indicators not included in this study.

Keywords : BOPO, CAR, FDR, NPF, ROE