

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional, *Net Operating Margin*, dan *Bank Size* Terhadap Profitabilitas Bank BCA Syariah (Studi Pada Bank BCA Syariah Periode 2015-2021)” yang ditulis oleh Miftakul Indah Sari, NIM. 12401183297, dibimbing oleh Dr. Deny Yudiantoro, SAP, MM.

Penelitian ini dilatar belakangi oleh pentingnya tingkat profitabilitas yaitu *Return On Asset (ROA)* bagi perbankan. Naik dan turunnya profitabilitas dipengaruhi oleh beberapa faktor diantaranya yaitu faktor internal yang meliputi *Capital Adequacy Ratio (CAR)*, Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin (NOM)*, dan *Bank Size*.

Rumusan masalah yang diambil dalam penelitian ini adalah apakah ada pengaruh yang signifikan dari masing-masing variabel independen yaitu *Capital Adequacy Ratio (CAR)*, Biaya Operasional Pendapatan Operasional (BOPO), *Net Operating Margin (NOM)*, dan *Bank Siz* Terhadap variabel dependen yaitu Profitabilitas Bank BCA Syariah Periode 2015-2021,

Penelitian ini menggunakan pendekatan penelitian kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder dengan sampel 27 data laporan keuangan triwulan Bank BCA Syariah pada tahun 2015-2021. Analisa data untuk menentukan hipotesis penelitian pada penelitian ini menggunakan analisis regresi linear berganda, yang terdiri dari uji multikolinearitas, model regresi linear berganda, uji F, uji t, dan uji asumsi klasik yang kemudian data diolah menggunakan *software SPSS 25*.

Hasil analisis menunjukkan secara serentak antara variabel CAR, BOPO, NOM, dan Bank Size berpengaruh secara signifikan terhadap Profitabilitas pada Bank Central Asia Syariah. Secara parsial, variabel CAR dan BOPO berpengaruh secara signifikan terhadap profitabilitas Bank BCA Syariah. Variabel NOM, dan Bank Size juga berpengaruh secara signifikan terhadap profitabilitas Bank BCA Syariah.

Kata kunci: BOPO, Bank Size, CAR, NOM, Pertumbuhan Laba, dan ROA

ABSTRACT

Thesis with the title "The Effect of Capital Adequacy Ratio, Operating Costs on Operating Income, Net Operating Margin, and Bank Size on BCA Syariah Profitability (study on BCA Syariah bank period 2015-2021)" written by Miftakul Indah Sari, NIM. 12401183297, supervised by Dr. Deny Yudiantoro, SAP,. MM.

This research is motivated by the importance of the level of profitability, namely Return On Assets (ROA) for banks. The rise and fall of profitability is influenced by several factors including internal factors which include Capital Adequacy Ratio (CAR), Operating Costs for Operating Income (BOPO), Net Operating Margin (NOM), and Bank Size.

The formulation of the problem taken in this study is whether there is a significant effect of each independent variable, namely Capital Adequacy Ratio (CAR), Operating Costs of Operating Income (BOPO), Net Operating Margin (NOM), and Bank Siz on the dependent variable, namely Profitability Bank Central Asia Syariah Period 2015-2021,

This study uses a quantitative research approach with the type of associative research. The data used in this study is secondary data with a sample of 27 data Bank Central Asia Syariah quarterly financial reports in 2015-2021. Data analysis to determine the research hypothesis in this study used multiple linear regression analysis, which consisted of multicollinearity test, multiple linear regression model, F test, t test, and classical assumption test which then processed the data using SPSS 25 software.

The results of the analysis show that simultaneously the variables CAR, BOPO, NOM, and Bank Size have a significant effect on profitability at Bank Central Asia Syariah. Partially, the CAR and BOPO variables have a significant effect on the profitability of BCA Syariah Bank. Variables NOM, and Bank Size also significantly influence the profitability of Bank BCA Syariah.

Keywords: BOPO, Bank Size, CAR, NOM, Profit Growth, and ROA