

ABSTRAK

Skripsi dengan judul “Pengaruh *Non Performing Financing* (NPF), *Return On Asset* (ROA), dan *Capital Adequacy Ratio* (CAR) Terhadap *Return Saham* PT Bank Rakyat Indonesia Syariah Periode 2018-2020” ini ditulis oleh Muhammad Fandi, NIM. 12406173052, Jurusan Manajemen Keuangan Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri (UIN) Sayyid Ali Rahmatullah Tulungagung, yang dibimbing oleh Hj. Amalia Nuril Hidayati, SE. M.Sy.

Penelitian ini dilatar belakang oleh *Return* saham yang menjadi salah satu acuan para kalangan investor sebelum melakukan penanaman modal pada perusahaan. *Return* saham yang tinggi menunjukkan bahwa kemampuan perusahaan dalam memberikan keuntungan kepada investor semakin besar pula. *Return* saham yang tinggi dapat tercermin dari rasio-rasio keuangan. Terdapat beberapa cara yang dapat digunakan untuk mengukur *return* saham perusahaan, yaitu dengan *Non Performing Financing* (NPF), *Return On Asset* (ROA), dan *Capital Adequacy Ratio* (CAR).

Rumusan masalah dalam skripsi ini adalah: (1) Apakah *Non Performing Financing* (NPF) berpengaruh signifikan terhadap *Return Saham* PT. Bank BRI Syariah Periode 2018-2020? (2) Apakah *Return On Asset* (ROA) berpengaruh signifikan terhadap *Return Saham* PT. Bank BRI Syariah Periode 2018-2020? (3) Apakah *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap *Return Saham* PT. Bank BRI Syariah Periode 2018-2020? (4) Apakah *Non Performing Financing* (NPF), *Return On Asset* (ROA), dan *Capital Adequacy Ratio* (CAR) secara simultan berpengaruh signifikan terhadap *Return Saham* PT. Bank BRI Syariah Periode 2018-2020?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik penarikan sampel yang digunakan dalam penelitian ini adalah Purposive Sampling. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan bulanan Bank BRI Syariah periode 2018-2020. Penelitian ini menggunakan metode analisis data dengan bantuan SPSS 25.0 dan Microsoft Excel 2013.

Hasil penelitian menunjukkan bahwa 1) *Non Performing Financing* (NPF) berpengaruh negatif signifikan terhadap *Return Saham* PT. Bank BRI Syariah Periode 2018-2020. 2) *Return On Asset* (ROA) berpengaruh positif signifikan terhadap *Return Saham* Bank PT. BRI Syariah Periode 2018-2020. 3) *Capital Adequacy Ratio* (CAR) berpengaruh positif signifikan terhadap *Return Saham* PT. Bank BRI Syariah Periode 2018-2020. 4) *Non Performing Financing* (NPF), *Return On Asset* (ROA) dan *Capital Adequacy Ratio* (CAR) secara simultan berpengaruh signifikan terhadap *Return Saham* PT. Bank BRI Syariah Periode 2018-2020.

Kata kunci: CAR, NPF, ROA, *Return Saham*.

ABSTRACT

The thesis entitled "The Effect of Non-Performing Financing (NPF), Return On Assets (ROA), and Capital Adequacy Ratio (CAR) on PT. Bank Rakyat Indonesia Syariah Bank Stock Returns for the 2018-2020 Period" was written by Muhammad Fandi, NIM. 12406173052, Department of Islamic Financial Management, Faculty of Islamic Economics and Business, State Islamic University (UIN) Sayyid Ali Rahmatullah Tulungagung, which was supervised by Hj. Amalia Nuril Hidayati, S.E, M.Sy.

This research is motivated by stock return which is one of the references among investors before investing in the company. High stock returns indicate that the company's ability to provide profits to investors is getting bigger as well. High stock returns can be reflected in financial ratios. There are several ways that can be used to measure the company's stock return, namely by Non Performing Financing (NPF), Return On Assets (ROA), and Capital Adequacy Ratio (CAR).

The formulation of the problem in this thesis are: (1) Does Non Performing Financing (NPF) have a significant effect on PT. BRI Syariah Bank Stock Return for the 2018-2020 Period? (2) Does Return On Assets (ROA) have a significant effect on PT. BRI Syariah Bank Stock Return for the 2018-2020 period? (3) Does the Capital Adequacy Ratio (CAR) have a significant effect on PT. BRI Syariah Bank Stock Return for the 2018-2020 period? (4) Do Non Performing Financing (NPF) Return On Assets (ROA), and Capital Adequacy Ratio (CAR) simultaneously have a significant effect on PT. Bank BRI Syariah Stock Return for the 2018-2020 period?

This study uses a quantitative approach with the type of associative research. The sampling technique used in this research is purposive sampling. The data used is secondary data obtained from the monthly financial statements of Bank BRI Syariah for the period 2018-2020. This study uses data analysis methods with the help of SPSS 25.0 and Microsoft Excel 2013.

The results showed that 1) Non-Performing Financing (NPF) had a significant negative effect on PT. BRI Syariah Bank Stock Return for the 2018-2020 period. 2) Return on Assets (ROA) has a significant positive effect on PT. BRI Syariah Bank Stock Returns for the 2018-2020 period. 3) Capital Adequacy Ratio (CAR) has a significant positive effect on PT. BRI Syariah Bank Stock Return for the 2018-2020 period. 4) Non Performing Financing (NPF), Return On Assets (ROA) and Capital Adequacy Ratio (CAR) simultaneously have a significant effect on PT. Bank BRI Syariah Stock Return for the 2018-2020 period.

Keywords: CAR, NPF, ROA, Stock Return.