ABSTRAK

Skripsi dengan judul "Pengaruh *Return On Asset, Financing To Deposit Ratio, Non Performing Financing, Net Operating Margin,* Dan *Size* Terhadap *Capital Adequacy Ratio* Bank Umum Syariah Di Indonesia Tahun 2017-2021" yang ditulis oleh Ema Arvian Taya, NIM. 12401183072, dibimbing oleh Rendra Erdkhadifa, M.Si.

Pertumbuhan *Capital Adequacy Ratio* (CAR) Bank Umum Syariah Indonesia dari tahun 2017 sampai tahun 2021 mengalami kenaikan dan penurunan yang fluktuatif. Penurunan dan kenaikan *Capital Adequacy Ratio* (CAR) secara fluktuatif ini menunjukkan kurang baiknya manajemen Bank Umum Syariah. *Capital Adequacy Ratio* (CAR) yang berada di posisi tinggi menunjukkan perbankan di Indonesia belum bisa memanfaatkkan modal secara maksimal dikarenakan modal yang semakin tinggi tidak secepat penyaluran pembiayaan dengan dana yang dimiliki. Banyak hal yang dapat mempengaruhi *Capital Adequacy Ratio* (CAR) seperti *Return On Assets* (ROA)*, Financing Deposit to Ratio* (FDR)*, Non Performing Financing* (NPF)*, Net Operating Margin* (NOM), dan *Size*.

Tujuan penelitian (1) untuk mengetahui adanya pengaruh secara signifikan diantara variabel *Return On Assets* (ROA)*, Financing Deposit to Ratio* (FDR)*, Non Performing Financing* (NPF)*, Net Operating Margin* (NOM), dan *Size* yang berpengaruh secara signifikan terhadap *Capital Adequacy Ratio* (CAR), (2) untuk mengukur adanya pengaruh secara signifikan *Return On Assets* (ROA) terhadap *Capital Adequacy Ratio* (CAR), (3) untuk menganalisis adanya pengaruh secara signifikan *Financing Deposit to Ratio* (FDR) terhadap *Capital Adequacy Ratio* (CAR), (4) untuk mengkaji adanya pengaruh secara signifikan *Non Performing Financing* (NPF) terhadap *Capital Adequacy Ratio* (CAR), (5) untuk menguraikan adanya pengaruh signifikan *Net Operating Margin* (NOM) terhadap *Capital Adequacy Ratio* (CAR).

Penelitian menggunakan pendekatan penelitian kuantitatif asosiatif. Tehnik pengambilan sampel *purposive sampling.* Menggunakan data sekunder data laporan keuangan triwulan Bank Umum Syariah Indonesia dan laporan Inflasi periode 2017-2021. Tehnik analisis data menggunakan analisis regresi panel. Data diolahmenggunakan *software Eviews*.

Hasil pengujian menunjukkan secara serentak antara *Return On Assets* (ROA)*, Financing Deposit to Ratio* (FDR)*, Non Performing Financing* (NPF)*, Net Operating Margin* (NOM), dan *Size* paling tidak terdapat salah satu variabel yang berpengaruh secara signifikan terhadap *Capital Adequacy Ratio* (CAR). Hasil penelitian secara parsial menunjukkan bahwa *Non Performing Financing* (NPF) dan *Size* berpengaruh secara signifikan terhadap *Capital Adequacy Ratio* (CAR). Sedangkan *Return On Assets* (ROA)*, Financing Deposit to Ratio* (FDR), dan *Net Operating Margin* (NOM) tidak berpengaruh terhadap *Capital Adequacy Ratio* (CAR).

Kata kunci: CAR, ROA, FDR, NOM, NPF, SIZE

ABSTRACT

Thesis entitled "The Effect of Return On Assets, Financing To Deposit Ratio, Non Performing Financing, Net Operating Margin, And Size of the Capital Adequacy Ratio of Islamic Commercial Banks in Indonesia in 2017-2021" written by Ema Arvian Taya, NIM. 12401183072, supervised by Rendra Erdkhadifa, M.Si.

The growth of the Capital Adequacy Ratio (CAR) of Indonesian Islamic Commercial Banks from 2017 to 2021 has fluctuated increases and decreases. This fluctuating decrease and increase in the Capital Adequacy Ratio (CAR) indicates the poor management of Islamic Commercial Banks. The Capital Adequacy Ratio (CAR) which is in a high position shows that banks in Indonesia have not been able to utilize capital optimally because the higher capital is not as fast as the distribution of financing with the funds they have. Many things can affect the Capital Adequacy Ratio (CAR) such as Return On Assets (ROA), Financing Deposit to Ratio (FDR), Non Performing Financing (NPF), Net Operating Margin (NOM), and Size.

The purpose of the study (1) is to determine the significant influence between the variables Return On Assets (ROA), Financing Deposit to Ratio (FDR), Non Performing Financing (NPF), Net Operating Margin (NOM), and Size which have a significant effect on Capital Adequacy Ratio (CAR), (2) to measure the significant effect of Return On Assets (ROA) on the Capital Adequacy Ratio (CAR), (3) to analyze the significant effect of Financing Deposit to Ratio (FDR) on the Capital Adequacy Ratio (CAR), (4) to examine the significant influence of Non Performing Financing (NPF) on the Capital Adequacy Ratio (CAR), (5) to describe the significant effect of Net Operating Margin (NOM) on the Capital Adequacy Ratio (CAR).

The research uses an associative quantitative research approach. The sampling technique is purposive sampling. Using secondary data, the quarterly financial report data of Indonesian Islamic Commercial Banks and the 2017-2021 inflation report. The data analysis technique used panel regression analysis. Data is processed using Eviews software

The test results show that simultaneously between Return On Assets (ROA), Financing Deposit to Ratio (FDR), Non Performing Financing (NPF), Net Operating Margin (NOM), and Size, there is at least one variable that has a significant effect on Capital Adequacy. Ratio (CAR). The results of the study partially show that Non Performing Financing (NPF) and Size have a significant effect on the Capital Adequacy Ratio (CAR). Meanwhile, Return On Assets (ROA), Financing Deposit to Ratio (FDR), and Net Operating Margin (NOM) have no effect on the Capital Adequacy Ratio (CAR).

Keywords: CAR, ROA, FDR, NOM, NPF, SIZE