

ABSTRAK

Skripsi dengan judul “Pengaruh Beban Operasional Pendapatan Operasional, *Financing to Deposito Ratio*, *Non Performing Financing*, dan *Return On Assets* Terhadap *Capital Adequacy Ratio* Bank Bukopin Syariah” ini ditulis oleh Dea Ayu Eka Arismalika, NIM. 12401193103, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, dengan pembimbing Rendra Erdkhadifa, M.Si.

Penelitian ini dilatar belakangi oleh: 1) Tingkat pertumbuhan kecukupan modal yang terus mengalami penurunan pada Bank Bukopin Syariah disetiap tahunnya. 2) Beban Operasional Pendapatan Operasional yang terus mengalami peningkatan yang menandakan adanya ketidak seimbangan antara biaya operasional dengan pendapatan operasional. 3) *Financing to Deposito Ratio* yang mengalami peningkatan pada tahun 2022 yang menunjukkan semakin rendahnya kemampuan likuiditas dari bank. 4) *Non Performing Financing* yang mengalami penurunan dan menunjukkan nilai di bawah standar yang ditentukan oleh Bank Indonesia. 5) *Return On Asset* yang terus mengalami penurunan hingga menunjukkan kerugian menandakan bahwa kinerja dari bank tersebut menurun.

Tujuan dari penelitian ini antara lain: 1) Untuk mengetahui pengaruh salah satu diantara variabel Beban Operasional Pendapatan Operasional, *Financing to Deposito Ratio*, *Non Performing Assets*, dan *Return On Assets* yang berpengaruh secara signifikan terhadap *Capital Adequacy Ratio* secara serentak pada Bank Bukopin Syariah periode 2013-2022. 2) Untuk mengetahui pengaruh Beban Operasional Pendapatan Operasional terhadap *Capital Adequacy Ratio* pada Bank Bukopin Syariah pada periode 2013-2022. 3) Untuk mengetahui pengaruh *Financing to Deposito Ratio* terhadap *Capital Adequacy Ratio* pada Bank Bukopin Syariah pada periode 2013-2022. 4) Untuk mengetahui pengaruh *Non Performing Financing* terhadap *Capital Adequacy Ratio* pada Bank Bukopin Syariah pada periode 2013-2022. 5) Untuk mengetahui pengaruh *Return On Assets* berpengaruh secara signifikan terhadap *Capital Adequacy Ratio* pada Bank Bukopin Syariah pada periode 2013-2022.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data yang digunakan yaitu data sekunder dengan jumlah sampel sebanyak 40. Teknik pengambilan sampel yaitu dengan *purposive sampling*. Pengelolaan data dalam penelitian ini menggunakan SPSS 16 dengan teknik analisis regresi linier berganda. Hasil Uji F menunjukan terdapat salah satu diantara variabel Beban Operasional Pendapatan Operasional, *Financing to Deposito Ratio*, *Non Performing Financing*, dan *Return On Asset* terhadap *Capital Adequacy Ratio* Bank Bukopin Syariah. Sedangkan hasil uji t menunjukkan 1) Beban Operasional Pendapatan Operasional tidak berpengaruh secara signifikan terhadap *Capital Adequacy Ratio*. 2) *Financing to Deposito Ratio* tidak berpengaruh secara signifikan terhadap *Capital Adequacy Ratio*. 3) *Non Performing Financing* tidak berpengaruh secara signifikan terhadap *Capital Adequacy Ratio*, dan 4) *Return On Assets* berpengaruh secara signifikan dan negatif terhadap *Capital Adequacy Ratio*.

Kata kunci: Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio* *Financing to Deposito Ratio*, *Non Performing Financing*, dan *Return On Asset*.

ABSTRACT

This thesis entitled "The Effect of Operating Expenses on Operating Income, Financing to Deposit Ratio, Non Performing Financing, and Return On Assets on Bank Bukopin Syariah's Capital Adequacy Ratio" was written by Dea Ayu Eka Arismalika, NIM. 12401193103, State Islamic University Sayyid Ali Rahmatullah Tulungagung, with Rendra Erdkhadifa, M.Si as supervisor.

The background of this research is: 1) The growth rate of capital adequacy continues to decline at Bank Bukopin Syariah every year. 2) Operating Expenses Operating Income continues to increase which indicates an imbalance between operating costs and operating income. 3) Financing to Deposit Ratio which has increased in 2022 which shows the lower liquidity capacity of the bank. 4) Non Performing Financing which has decreased and shows a value below the standard set by Bank Indonesia. 5) Return On Assets which continues to decrease to the point where it shows a loss indicates that the performance of the bank is declining.

The purposes of this study include: 1) To determine the effect of one of the variables Operating Expense Operating Income, Financing to Deposit Ratio, Non Performing Assets, and Return On Assets which significantly influence the Capital Adequacy Ratio simultaneously at Bank Bukopin Syariah for the 2013 period -2022. 2) To determine the effect of Operational Expense Operating Income on the Capital Adequacy Ratio at Bank Bukopin Syariah in the 2013-2022 period. 3) To determine the effect of the Financing to Deposit Ratio on the Capital Adequacy Ratio at Bank Bukopin Syariah in the 2013-2022 period. 4) To determine the effect of Non Performing Financing on the Capital Adequacy Ratio at Bank Bukopin Syariah in the 2013-2022 period. 5) To find out the effect of Return On Assets has a significant effect on the Capital Adequacy Ratio at Bank Bukopin Syariah in the 2013-2022 period.

This study uses a quantitative approach to the type of associative research. The data source used is secondary data with a total sample of 40. The sampling technique is by purposive sampling. Data management in this study uses SPSS 16 with multiple linear regression analysis techniques. The results of the F test show that there is one of the variables Operating Expense Operating Income, Financing to Deposit Ratio, Non Performing Financing, and Return On Assets to the Capital Adequacy Ratio of Bank Bukopin Syariah. While the results of the t test show 1) Operating Expenses Operating Income does not significantly influence the Capital Adequacy Ratio. 2) Financing to Deposit Ratio does not significantly influence the Capital Adequacy Ratio. 3) Non Performing Financing has no significant effect on the Capital Adequacy Ratio, and 4) Return On Assets has a significant and negative effect on the Capital Adequacy Ratio.

Keywords: *Capital Adequacy Ratio, Financing to Deposit Ratio, Non Performing Financing, Operating Expenses Operating Income, and Return On Assets.*