

ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga, Capital Adequacy Ratio, Biaya Operasional Pendapatan Operasional, Financing to Deposit Ratio Terhadap Profitabilitas Bank Muamalat Indonesia Periode 2014-2021” skripsi ini ditulis oleh Rosita Mei Ninda, NIM. 12401183302, pembimbing Dr. Muniri, M. Pd.

Penelitian ini dilatar belakangi dengan bank sebagai lembaga keuangan yang kegiatan utamanya adalah menghimpun dana dari masyarakat dan menyalurkannya kembali dana tersebut ke masyarakat, agar masyarakat merasa aman mempercayakan dananya maka pihak perbankan harus dapat menjaga tingkat profitabilitasnya karena dari tingkat profitabilitas dapat diketahui sehat atau tidaknya suatu lembaga perbankan, dalam penelitian ini pengukuran profitabilitas digunakan rasio Return On Assets (ROA). Profitabilitas dapat dipengaruhi oleh beberapa faktor empat diantaranya adalah Dana Pihak Ketiga, Capital Adequacy Ratio, Biaya Operasional dan Pendapatan Operasional, dan Financing to Deposit Ratio.

Tujuan penelitian ini yaitu 1) Untuk menguji pengaruh Dana Pihak Ketiga terhadap profitabilitas Bank Muamalat Indonesia. 2) Untuk menguji pengaruh Capital Adequacy Ratio terhadap profitabilitas Bank Muamalat Indonesia. 3) Untuk menguji pengaruh Biaya Operasional Pendapatan Operasional terhadap profitabilitas Bank Muamalat Indonesia. 4) Untuk menguji pengaruh Financing to Deposit Ratio terhadap profitabilitas Bank Muamalat Indonesia. 5) Untuk menguji pengaruh Dana Pihak Ketiga, Capital Adequacy Ratio, Biaya Operasional Pendapatan Operasional, Financing to Deposit Ratio secara bersama-sama terhadap profitabilitas Bank Muamalat Indonesia.

Metode penelitian menggunakan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank Muamalat Indonesia periode 2014-2021. Teknik pengambilan sampel menggunakan non-probability sampling dengan penarikan sampel menggunakan metode purposive sampling. Sedangkan Teknik analisisnya menggunakan teknik analisis regresi linier berganda.

Hasil penelitian ini menunjukkan 1) Tidak terdapat pengaruh DPK terhadap profitabilitas Bank Muamalat Indonesia periode 2014-2021. 2) Terdapat pengaruh CAR terhadap profitabilitas Bank Muamalat Indonesia periode 2014-2021. 3) Terdapat pengaruh BOPO terhadap profitabilitas Bank Muamalat Indonesia periode 2014-2021. 4) Terdapat pengaruh FDR terhadap profitabilitas Bank Muamalat Indonesia periode 2014-2021. 5) Terdapat pengaruh DPK, CAR, BOPO, dan FDR terhadap profitabilitas Bank Muamalat Indonesia periode 2014-2021.

Kata kunci: Dana Pihak Ketiga, *Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional, *Financing to Deposit Ratio*, Profitabilitas (ROA).

ABSTRACT

Thesis with the title "The Effect of Third Party Funds, Capital Adequacy Ratio, Operating Costs Operating Income, Financing to Deposit Ratio on Bank Muamalat Indonesia's Profitability for the 2014-2021 Period" This thesis was written by Rosita Mei Ninda, NIM. 12401183302, supervisor Dr. Muniri, M.Pd.

The background of this research is that banks are financial institutions whose main activity is collecting funds from the community and channeling these funds back to the community, so that people feel safe entrusting their funds, banks must be able to maintain their level of profitability because from the level of profitability it can be seen whether an institution is healthy or not. banking, in this study the measurement of profitability used the Return On Assets (ROA) ratio. Profitability can be influenced by a number of four factors including Third Party Funds, Capital Adequacy Ratio, Operating Costs and Operating Income, and Financing to Deposit Ratio.

The aims of this study are 1) To test the effect of Third Party Funds on the profitability of Bank Muamalat Indonesia. 2) To test the effect of the Capital Adequacy Ratio on the profitability of Bank Muamalat Indonesia. 3) To examine the effect of Operational Income Operating Costs on the profitability of Bank Muamalat Indonesia. 4) To test the effect of the Financing to Deposit Ratio on the profitability of Bank Muamalat Indonesia. 5) To test the effect of Third Party Funds, Capital Adequacy Ratio, Operational Income Operating Costs, Financing to Deposit Ratio together on the profitability of Bank Muamalat Indonesia.

The research method uses quantitative with the type of associative research. The data used is secondary data obtained from Bank Muamalat Indonesia's quarterly financial reports for the 2014-2021 period. The sampling technique used non-probability sampling with sampling using purposive sampling method. While the analysis technique uses multiple linear regression analysis techniques.

The results of this study indicate 1) There is no effect of DPK on the profitability of Bank Muamalat Indonesia for the 2014-2021 period. 2) There is an influence of CAR on the profitability of Bank Muamalat Indonesia for the 2014-2021 period. 3) There is an effect of BOPO on the profitability of Bank Muamalat Indonesia for the 2014-2021 period. 4) There is an effect of FDR on the profitability of Bank Muamalat Indonesia for the 2014-2021 period. 5) There is an influence of DPK, CAR, BOPO, and FDR on the profitability of Bank Muamalat Indonesia for the 2014-2021 period.

Keywords: *Third Party Funds, Capital Adequacy Ratio, Operating Costs Operating Income, Financing to Deposit Ratio, Profitability (ROA).*