

## ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, *Non Performing Financing*, Biaya Operasional Pendapatan Operasional Terhadap *Return on Equity* Bank Umum Syariah Periode 2017-2021” ini ditulis oleh Khrisna Wahyu Mahendra, NIM. 12401193078, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, dengan pembimbing Rendra Erdkhadifa, M.Si.

Penelitian ini dilatar belakangi oleh: 1) Tingkat pertumbuhan profitabilitas terutama *return on equity* secara fluktuatif dan cenderung lebih rendah daripada bank konvensional. 2) Pertahanan kinerja keuangan bank syariah yang kurang dapat dilihat dari pergerakan pertumbuhan *return on equity*. 3) Rasio *financing to deposit ratio* semakin menurun dan menunjukkan nilai kurang dari standar yang ditetapkan bank Indonesia. 4) Rasio *non performing financing* menurun dan menunjukkan nilai di bawah standar yang ditetapkan bank Indonesia. 5) Rasio biaya operasional pendapatan operasional yang tinggi mengartikan bahwa bank tidak efisien dalam menjalankan operasionalnya.

Tujuan dari penelitian ini antara lain: 1) Untuk menganalisis pengaruh *capital adequacy ratio*, *non performing financing*, *financing to deposit ratio* dan biaya operasional pendapatan operasional terhadap kinerja *return on equity* Bank Umum Syariah periode 2017 – 2021 secara simultan. 2) Untuk menganalisis pengaruh *capital adequacy ratio* terhadap kinerja *return on equity* Bank Umum Syariah periode 2017 – 2021. 3) Untuk menganalisis pengaruh *non performing financing* terhadap kinerja *return on equity* Bank Umum Syariah periode 2017 – 2021. 4) Untuk menganalisis pengaruh *financing to deposit ratio* terhadap kinerja *return on equity* Bank Umum Syariah periode 2017 – 2021. 5) Untuk menganalisis pengaruh biaya operasional pendapatan operasional terhadap kinerja *return on equity* Bank Umum Syariah periode 2017 – 2021.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian kuantitatif asosiatif. Sumber data, yaitu data sekunder dengan jumlah sampel sebanyak 40. Teknik pengambilan sampel adalah *purposive sampling*. Pengolahan data dalam penelitian ini menggunakan Eviews 12 dengan teknik analisis regresi data panel.

Hasil uji F menunjukkan 1) *Capital adequacy ratio*, *financing to deposit ratio*, *non performing financing*, dan biaya operasional pendapatan operasional berpengaruh signifikan secara bersama-sama terhadap *return on equity*. 2) *Capital adequacy ratio* tidak berpengaruh signifikan terhadap *return on equity*. 3) *Financing to deposit ratio* tidak berpengaruh signifikan terhadap *return on equity*. 4) *Non performing financing* berpengaruh secara signifikan terhadap *return on equity*. 5) Biaya operasional pendapatan operasional berpengaruh secara signifikan terhadap *return on equity*.

**Kata kunci:** Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, *Non Performing Financing*, *Return on Equity*.

## **ABSTRACT**

*This thesis entitled "The Effect of Capital Adequacy Ratio, Financing to Deposit Ratio, Non Performing Financing, Operational Income Operating Costs on Return on Equity of Islamic Commercial Banks for the Period of 2017-2021" was written by Khrisna Wahyu Mahendra, NIM. 12401193078, 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 profitability, especially return on equity fluctuates and tends to be lower than that of conventional banks. 2) The lack of defense of the financial performance of Islamic banks can be seen from the movement of growth in return on equity. 3) The financing to deposit ratio is decreasing and shows a value less than the standard set by Bank Indonesia. 4) The ratio of non-performing financing has decreased and shows a value below the standard set by Bank Indonesia. 5) A high ratio of operating expenses to operating income means that the bank is not efficient in carrying out its operations.*

*The objectives of this study include: 1) To analyze the effect of the capital adequacy ratio, non-performing financing, financing to deposit ratio and operational income operating costs on the return on equity performance of Islamic Commercial Banks for the period 2017 – 2021 simultaneously. 2) To analyze the effect of capital adequacy ratio on the return on equity performance of Islamic Commercial Banks for the period 2017 – 2021. 3) To analyze the effect of non-performing financing on the return on equity performance of Islamic Commercial Banks for the period 2017 – 2021. 4) To analyze the effect of financing to deposit ratio to the return on equity performance of Islamic Commercial Banks for the period 2017 – 2021. 5) To analyze the effect of operating income operating costs on the return on equity performance of Islamic Commercial Banks for the period 2017 – 2021.*

*This study uses a quantitative approach to the type of associative quantitative research. Source of data, namely secondary data with a total sample of 40. The sampling technique is purposive sampling. Data processing in this study used Eviews 12 with panel data regression analysis techniques.*

*The results of the F test show 1) Capital adequacy ratio, financing to deposit ratio, non-performing financing, and operational costs operating income have a significant effect on return on equity. 2) Capital adequacy ratio has no significant effect on return on equity. 3) Financing to deposit ratio has no significant effect on return on equity. 4) Non-performing financing has a significant effect on. 5) Operational income operating costs have a significant effect on return on equity.*

**Keywords:** *Capital Adequacy Ratio, Financing to Deposit Ratio, Non Performing Financing, Operating Costs Operating Income, Return on Equity.*