

ABSTRAK

Skripsi dengan judul “Pengaruh *Non Performing Financing*, Beban Operasional Pendapatan Operasional, *Net Operating Margin* Terhadap *Profitabilitas* Bank Syariah yang Terdaftar di Bursa Efek Indonesia Tahun 2021-2022” ini ditulis oleh Ndari Yulianti, NIM. 12401193036, Program Studi Perbankan Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung.

Perbankan syariah adalah suatu system perbankan yang dikembangkan berdasarkan syariah (hukum) Islam. Indonesia yang sebagian penduduknya adalah muslim memberikan ruang yang cukup lebar bagi perkembangan bank syariah. Perkembangan perbankan syariah di Indonesia telah menjadi tolak ukuer keberhasilan eksistensi ekonomi syariah.

Tujuan daripada penelitian ini adalah untuk mengetahui seberapa besar pengaruh secara simultan dan secara parsial *Non Performing Financing*, Beban Operasional Pendapatan Operasional, *Net Operating Margin* terhadap *Profitabilitas* Bank Syariah yang Terdaftar di Bursa Efek Indonesia tahun 2021-2022.

Data yang digunakan dalam penelitian ini berupa data sekunder, yang dikumpulkan gabungan *time series* dan *cross section*. Data dalam penelitian ini diperoleh dari laporan keuangan Bank Syariah baik yang diterbitkan oleh masing-masing website Bank Syariah maupun yang diterbitkan oleh Bursa Efek Indonesia. Sampel yang diambil dalam penelitian ini berjumlah 4 Bank Syariah. Teknik pengambilan data dengan cara purposive sampling. Data yang diperoleh kemudian diolah dengan menggunakan alat bantu eviews 10. Teknik analisis penelitian ini menggunakan uji regresi data panel.

Hasil regresi data panel dalam penelitian ini menunjukkan bahwa *Non Performing Financing*, Beban Operasional Pendapatan Operasional, *Net Operating Margin* secara simultan berpengaruh terhadap *Return On Asset*, *Non Performing Financing* tidak berpengaruh signifikan terhadap *return on asset*, Beban Operasional Pendapatan Operasional tidak berpengaruh terhadap *Return On Asset*, *Net Operating Margin* berpengaruh signifikan terhadap *Return On Asset*.

Kata Kunci: Beban Operasional Pendapatan Operasional, *Net Operating Margin*, *Non Performing Financing*, *Return On Asset*.

ABSTRACT

The thesis entitled "The Effect of Non-Performing Financing, Operating Expenses, Operating Income, Net Operating Margin on the Profitability of Sharia Banks Listed on the Indonesia Stock Exchange in 2021-2022" was written by Ndari Yulianti, NIM. 12401193036, Sharia Banking Study Program, Department of Economics, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung.

Islamic banking is a banking system developed based on Islamic sharia (law). Indonesia, where most of the population is Muslim, provides a wide enough space for the development of Islamic banks. The development of Islamic banking in Indonesia has become a benchmark for the success of the existence of the Islamic economy.

The purpose of this study is to determine how much influence simultaneously and partially Non-Performing Financing, Operating Expenses, Operating Income, Net Operating Margin have on the Profitability of Islamic Banks Listed on the Indonesia Stock Exchange in 2021-2022.

The data used in this study was in the form of secondary data, which was collected in a combination of time series and cross section. The data in this study was obtained from the financial statements of Islamic Banks both published by each Sharia Bank website and published by the Indonesia Stock Exchange. The samples taken in this study amounted to 4 Islamic Banks. Data retrieval techniques by purposive sampling. The data obtained is then processed using the eviews 10 tool. This research analysis technique uses panel data regression tests.

The regression results of panel data in this study show that Non Performing Financing, Operating Expenses Operating Income, Net Operating Margin simultaneously affect Return On Assets, Non Performing Financing does not have a significant effect on return on assets, Operating Expenses Operating Income does not affect Return On Assets, Net Operating Margin has a significant effect on Return On Assets.

Keywords: *Net Operating Margin, Non Performing Financing, Operating Expenses Operating Income, Return On Assets.*