

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio* dan Inflasi terhadap Biaya Operasional Pendapatan Operasional Bank KB Bukopin Syariah Perode 2013-2022” ini ditulis oleh Tri Iman Nur Jannah, NIM. 12401193144, Pembimbing Bapak Rendra Erdkhadifa, M.Si. Penelitian ini dilatarbelakangi oleh pentingnya pemahaman terhadap faktor-faktor yang memengaruhi biaya operasional dan pendapatan operasional Bank KB Bukopin Syariah dalam rentang waktu 2013-2022. Faktor-faktor seperti *Capital Adequacy Ratio* (CAR), *Non-Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), dan tingkat inflasi memiliki peran krusial dalam pengelolaan keuangan bank. Tujuan penelitian ini yaitu (1) Untuk mengetahui adanya pengaruh secara signifikan antara variabel *capital adequacy ratio*, *non performing financing*, *financing to deposit ratio*, dan inflasi secara serentak terhadap Biaya Operasional Pendapatan Operasional Bank KB Bukopin Syariah periode 2013-2022. (2) Untuk mengetahui adanya pengaruh secara signifikan variabel *capital adequacy ratio* terhadap Biaya Operasional Pendapatan Operasional Bank KB Bukopin Syariah periode 2013-2022. (3) Untuk mengetahui adanya pengaruh secara signifikan variabel *non performing financing* terhadap Biaya Operasional Pendapatan Operasional Bank KB Bukopin Syariah periode 2013-2022. (4) Untuk mengetahui adanya pengaruh secara signifikan variabel *financing to deposit ratio* terhadap Biaya Operasional Pendapatan Operasional Bank KB Bukopin Syariah periode 2013-2022. (5) Untuk mengetahui adanya pengaruh secara signifikan variabel inflasi terhadap Biaya Operasional Pendapatan Operasional Bank KB Bukopin Syariah periode 2013-2022.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel menggunakan teknik *sampling jenuh*. Metode analisis data dalam penelitian ini yaitu menggunakan uji regresi linier berganda karena untuk mengevaluasi hubungan antara dua atau lebih variabel bebas dengan satu variabel terikat. Hasil penelitian ini menunjukkan bahwa secara parsial *Capital adequacy ratio* tidak berpengaruh secara signifikan terhadap BOPO. *Non performing financing* berpengaruh secara signifikan terhadap BOPO. *Financing to deposit ratio* tidak berpengaruh secara signifikan terhadap BOPO. Inflasi tidak berpengaruh secara signifikan terhadap BOPO. Sedangkan berdasarkan hasil analisis hubungan *capital adequacy ratio*, *non performing financing*, *financing to deposit ratio*, dan inflasi terhadap biaya operasional pendapatan operasional terdapat satu variabel yang berpengaruh terhadap BOPO. Variabel yang berpengaruh terhadap BOPO adalah variabel NPF.

Kata kunci: CAR, NPF, FDR, Inflasi, dan BOPO

ABSTRACT

The thesis with the title "The Influence of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and Inflation on Operational Costs, Operational Income of KB Bukopin Syariah Bank for the 2013-2022 Period" was written by Tri Iman Nur Jannah, NIM. 12401193144, Supervisor Mr. Rendra Erdkhadifa, M.Si. This research is motivated by the importance of understanding the factors that influence the operational costs and operational income of Bank KB Bukopin Syariah in the 2013-2022 period. Factors such as Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), and inflation rate have a crucial role in bank financial management. The objectives of this research are (1) To determine the significant influence of the variables capital adequacy ratio, non-performing financing, financing to deposit ratio, and inflation simultaneously on the Operational Costs of Operational Income of Bank KB Bukopin Syariah for the 2013-2022 period. (2) To determine the significant influence of the capital adequacy ratio variable on Operational Costs and Operational Income of Bank KB Bukopin Syariah for the 2013-2022 period. (3) To determine the significant influence of non-performing financing variables on Operational Costs and Operational Income of Bank KB Bukopin Syariah for the 2013-2022 period. (4) To determine the significant influence of the financing to deposit ratio variable on the Operational Costs of Operational Income of Bank KB Bukopin Syariah for the 2013-2022 period. (5) To determine the significant influence of the inflation variable on the Operational Costs of Operational Income of Bank KB Bukopin Syariah for the 2013-2022 period.

This research uses a quantitative approach with an associative type of research. The sampling technique uses a saturated sampling technique. The data analysis method in this research is to use multiple linear regression tests to evaluate the relationship between two or more independent variables and one dependent variable. The results of this research show that partially the Capital adequacy ratio does not have a significant effect on BOPO. Non-performing financing has a significant effect on BOPO. Financing to deposit ratio does not have a significant effect on BOPO. Inflation does not have a significant effect on BOPO. Meanwhile, based on the results of the analysis of the relationship between capital adequacy ratio, non-performing financing, financing to deposit ratio, and inflation on operational costs, operational income, there is one variable that influences BOPO. The variable that influences BOPO is the NPF variable.

Keywords: CAR, NPF, FDR, Inflasi, and BOPO