

## ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, dan Biaya Operasional Pendapatan Operasional terhadap *Return On Asset* PT. Bank BCA Syariah Periode 2018-2022” ini ditulis oleh Millennia Iqlima Shanjani, NIM. 12401193027, Pembimbing Bapak Rendra Erdkhadifa, M.Si.

Penelitian ini dilatarbelakangi oleh pentingnya pemahaman terhadap faktor-faktor yang memengaruhi *return on asset* PT. Bank BCA Syariah dalam rentang waktu 2018-2022. Faktor-faktor seperti *Capital Adequacy Ratio* (CAR), *Non-Performing Financing* (NPF), dan biaya operasional pendapatan operasional (BOPO) memiliki peran penting dalam meningkatkan efisiensi bank.

Tujuan penelitian ini yaitu (1) Untuk mengetahui adanya pengaruh secara signifikan antara variabel *capital adequacy ratio*, *non performing financing*, dan biaya operasional pendapatan operasional secara serentak terhadap *return on asset* PT. Bank BCA Syariah periode 2018-2022. (2) Untuk mengetahui adanya pengaruh secara signifikan variabel *capital adequacy ratio* terhadap *return on asset* PT. Bank BCA Syariah periode 2018-2022. (3) Untuk mengetahui adanya pengaruh secara signifikan variabel *non performing financing* terhadap *return on asset* PT. Bank BCA Syariah periode 2018-2022. (4) Untuk mengetahui adanya pengaruh secara signifikan variabel biaya operasional pendapatan operasional terhadap *return on asset* PT. Bank BCA Syariah periode 2018-2022

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel menggunakan teknik *purposive sampling* dimana penentuan sampel berdasarkan kriteria-kriteria tertentu. 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 dan tidak signifikan terhadap ROA. *Non performing financing* tidak berpengaruh dan tidak signifikan terhadap ROA. Biaya operasional pendapatan operasional berpengaruh secara signifikan negatif terhadap ROA. Sedangkan berdasarkan hasil analisis hubungan *capital adequacy ratio*, *non performing financing*, dan biaya operasional pendapatan operasional terhadap ROA terdapat satu variabel yang berpengaruh terhadap ROA. Variabel yang berpengaruh terhadap ROA adalah variabel BOPO.

**Kata kunci:** CAR, NPF, BOPO, dan ROA

## **ABSTRACT**

*Thesis with the title "The Influence of Capital Adequacy Ratio, Non-Performing Financing, and Operational Costs on Operational Income on Return On Assets of PT. BCA Syariah Bank for the 2018-2022 Period" was written by Millennia Iqlima Shanjani, NIM. 12401193027, Supervisor Mr. Rendra Erdkhadifa, M.Si.*

*This research is motivated by the importance of understanding the factors that influence PT's return on assets. BCA Syariah Bank in the 2018-2022 period. Factors such as Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), and operating costs and operating income (BOPO) have an important role in improving bank efficiency.*

*The objectives of this research are (1) To determine whether there is a significant influence between the variables capital adequacy ratio, non-performing financing, and operating costs, operational income simultaneously on the return on assets of PT. BCA Syariah Bank for the 2018-2022 period. (2) To determine the significant influence of the capital adequacy ratio variable on return on assets of PT. BCA Syariah Bank for the 2018-2022 period. (3) To determine the significant influence of non-performing financing variables on return on assets of PT. BCA Syariah Bank for the 2018-2022 period. (4) To determine whether there is a significant influence of operational cost variables on operational income on return on assets of PT. BCA Syariah Bank for the 2018-2022 period*

*This research uses a quantitative approach with an associative type of research. The sampling technique uses a purposive sampling technique where the sample is determined based on certain criteria. 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 has no effect and is not significant on ROA. Non-performing financing has no effect and is not significant on ROA. Operating costs and operating income have a significantly negative effect on ROA. Meanwhile, based on the results of the analysis of the relationship between capital adequacy ratio, non-performing financing and operational costs, operational income on ROA, there is one variable that influences ROA. The variable that influences ROA is the BOPO variable.*

**Keywords:** CAR, NPF, BOPO, and ROA