

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Profit Sharing Ratio*, dan *Financing to Deposit Ratio* terhadap Profitabilitas pada PT. Bank Muamalat Indonesia Periode 2015-2023” ini ditulis oleh Akbar Prasetya Priatna, NIM. 126401202049, Pembimbing Ahmad Syaichoni, M.Sy.

Penelitian ini dilatarbelakangi oleh pentingnya pengukuran profitabilitas bank syariah guna memengaruhi keberhasilan operasional bank syariah. Dalam era globalisasi dan persaingan bisnis yang semakin ketat, pengukuran kinerja menjadi penting bagi bank syariah karena untuk memastikan bahwa bank syariah dapat menjaga stabilitas, pertumbuhan, dan keberlanjutan operasionalnya. Faktor-faktor seperti *capital adequacy ratio*, *non performing financing*, *profit sharing ratio*, dan *financing to deposit ratio* memiliki peran penting dalam meningkatkan profitabilitas Bank Syariah.

Tujuan penelitian ini yaitu untuk menganalisis secara serentak pengaruh *capital adequacy ratio*, *non performing financing*, *profit sharing ratio*, dan *financing to deposit ratio* terhadap *return on assets* PT. Bank Muamalat Indonesia dan untuk menganalisis secara parsial pengaruh *capital adequacy ratio*, *non performing financing*, *profit sharing ratio*, dan *financing to deposit ratio* terhadap *return on assets* PT. Bank Muamalat Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel yang digunakan yaitu teknik *non-probability sampling* dengan jenis pengambilan sampel *purposive sampling* dengan tujuan 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 simultan menunjukkan bahwa *capital adequacy ratio*, *non performing financing*, *profit sharing ratio*, dan *financing to deposit ratio* berpengaruh secara signifikan terhadap *return on assets* PT. Bank Muamalat Indonesia periode 2015-2023. Sedangkan, secara parsial *capital adequacy ratio* berpengaruh secara positif dan signifikan terhadap *return on assets* PT. Bank Muamalat Indonesia periode 2015-2023. *Non performing financing* tidak berpengaruh dan tidak signifikan terhadap *return on assets* PT. Bank Muamalat Indonesia periode 2015-2023. *Profit sharing ratio* berpengaruh secara negatif dan signifikan terhadap *return on assets* PT. Bank Muamalat Indonesia periode 2015-2022. *Financing to deposit ratio* berpengaruh secara positif dan signifikan terhadap *return on assets* PT. Bank Muamalat Indonesia periode 2015-2023.

Kata kunci: *Capital Adequacy Ratio*, *Non Performing Financing*, *Profit Sharing Ratio*, *Financing To Deposit Ratio*, *Return on Assets*

ABSTRACT

Thesis with the title "The Influence of Capital Adequacy Ratio, Non-Performing Financing, Profit Sharing Ratio, and Financing to Deposit Ratio on Profitability at PT. Bank Muamalat Indonesia Period 2015-2023" was written by Akbar Prasetia Priatna, NIM. 126401202049, Supervisor Ahmad Syaichoni, M.Sy.

This research is motivated by the importance of measuring the profitability of Islamic banks in order to influence the operational success of Islamic banks. In the era of globalization and increasingly tight business competition, performance measurement is important for sharia banks because it ensures that sharia banks can maintain stability, growth and operational sustainability. Factors such as capital adequacy ratio, non-performing financing, profit sharing ratio, and financing to deposit ratio have an important role in increasing the profitability of Sharia Banks.

The aim of this research is to simultaneously analyze the influence of capital adequacy ratio, non-performance financing, profit sharing ratio, and financing to deposit ratio on return on assets of PT. Bank Muamalat Indonesia and to partially analyze the influence of capital adequacy ratio, non-performing financing, profit sharing ratio, and financing to deposit ratio on return on assets of PT. Bank Muamalat Indonesia.

This research uses a quantitative approach with an associative type of research. The sampling technique used is a non-probability sampling technique with a purposive sampling type with a specific aim. The data analysis method in this research uses 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 simultaneously the capital adequacy ratio, non-performing financing, profit sharing ratio, and financing to deposit ratio have a significant effect on PT's return on assets. Bank Muamalat Indonesia for the period 2015-2023. Meanwhile, partially the capital adequacy ratio has a positive and significant effect on PT's return on assets. Bank Muamalat Indonesia for the period 2015-2023. Non performing financing has no effect and is not significant on PT's return on assets. Bank Muamalat Indonesia for the period 2015-2023. The profit sharing ratio has a negative and significant effect on PT's return on assets. Bank Muamalat Indonesia for the period 2015-2022. Financing to deposit ratio has a positive and significant effect on PT's return on assets. Bank Muamalat Indonesia for the period 2015-2023.

Keywords: *Capital Adequacy Ratio, Non Performing Financing, Profit Sharing Ratio, Financing To Deposit Ratio, Return on Assets*