

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional, *Net Interest Margin*, *Non Performing Financing*, dan *Financing to Deposite Ratio* Terhadap *Return on Asset* (ROA) Bank Syariah Mandiri periode 2011-2020” ini ditulis oleh Adil Tiwin Desyana, NIM 12401173438, Pembimbing Dr. Mashudi, M.Pd.I.

Return On Asset (ROA) merupakan rasio kecukupan permodalan digunakan untuk mengukur kewajiban penyediaan modal minimum bank mampu dalam memenuhi kewajiban jangka panjang atau kemampuan bank untuk memenuhi kewajiban jika terjadi likuiditas. *Return on Asset* (ROA) pada Bank Syariah Mandiri mengalami penurunan dan kenaikan selama periode 2011-2020. Pada tahun 2011-2018 kembali mengalami kenaikan. Perubahan nilai ini dapat dipengaruhi oleh beberapa rasio keuangan lainnya. Sehingga, penelitian ini bertujuan untuk mengetahui dan menganalisis *Capital Adequacy Ratio* (CAR), Biaya Operasional per Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), *Non Performing Financing* (NPF), dan *Financing to Deposit Ratio* (FDR) berpengaruh signifikan terhadap *Return on Asset* (ROA) pada Bank Syariah Mandiri.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sampel penelitian adalah laporan keuangan triwulan Bank Mandiri Syariah periode 2011-2020. Pengambilan sampel menggunakan teknik purposive sampling. Teknik pengumpulan data menggunakan teknik studi pustaka dan teknik dokumentasi. Data yang telah dikumpulkan kemudian dianalisa dengan metode analisis regresi linear berganda. Pengujian data menggunakan SPSS 26.0.

Hasil penelitian ini menunjukkan bahwa: (1) variabel *Capital Adequacy Ratio* (CAR) berpengaruh positif dan tidak signifikan terhadap *Return on Asset* (ROA). (2) variabel Biaya Pendapatan per Pendapatan Opreasional (BOPO) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA). (3) variabel *Net Interest Margin* (NIM) berpengaruh positif dan tidak signifikan terhadap *Return on Asset* (ROA). (4) variabel *Non Performing Financing* (NPF) berpengaruh negatif dan signifikan terhadap *Return on Asset* (ROA), *Financing to Deposit Ratio* (FDR) berpengaruh positif dan signifikan terhadap *Return on Asset* (ROA). (6) Sedangkan secara simultan, kelima variabel yakni *Capital Adequacy Ratio* (CAR), Biaya Operasional per Pendapatan Operasional (BOPO), *Net Interst Margin* (NIM), *Non Performing Financing* (NPF), dan *Financing to Deposit Ratio* (FDR) berpengaruh signifikan terhadap *Return on Asset* (ROA).

Kata kunci: *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), *Non Performing Financing*, dan *Finanacing to Deposit Ratio* (FDR), *Return on Asset* (ROA).

ABSTRACT

Skripsi with the title "The Influence of Capital Adequacy Ratio, Operational Costs, Operational Income, Net Interest Margin, Non-Performing Financing, and Financing to Deposit Ratio on Bank Syariah Mandiri's Return on Assets (ROA) for the 2011-2020 period" was written by Adil Tiwin Desyana, NIM 12401173438, Supervisor Dr. H Mashudi, M.Pd.I.

Return on Assets (ROA) is a capital adequacy ratio used to measure the bank's minimum capital requirement to fulfill long-term obligations or the bank's ability to fulfill obligations in the event of liquidity. Return on Assets (ROA) at Bank Syariah Mandiri experienced a decrease and increase during the 2011-2020 period. In 2011-2018 there was another increase. Changes in this value can be influenced by several other financial ratios. So, this research aims to determine and analyze the Capital Adequacy Ratio (CAR), Operational Costs per Operational Income (BOPO), Net Interest Margin (NIM), Non-Performing Financing (NPF), and Financing to Deposit Ratio (FDR) which have a significant effect on Return on Assets (ROA) at Bank Syariah Mandiri.

This research uses a quantitative approach with an associative research type. The research sample is the quarterly financial report of Bank Mandiri Syariah for the period 2011-2020. Sampling uses a purposive sampling technique. Data collection techniques use library study techniques and documentation techniques. The data that has been collected is then analyzed using the multiple linear regression analysis method. Data testing uses SPSS 26.0.

The results of this research show that (1) the Capital Adequacy Ratio (CAR) variable has a positive and insignificant effect on Return on Assets (ROA). (2) the variable Cost of Revenue per Operating Income (BOPO) has a negative and significant effect on Return On Assets (ROA). (3) the Net Interest Margin (NIM) variable has a positive and insignificant effect on Return on Assets (ROA). (4) the Non Performing Financing (NPF) variable has a negative and significant effect on Return on Assets (ROA), Financing to Deposit Ratio (FDR) has a positive and significant effect on Return on Assets (ROA). (6) Meanwhile, simultaneously, the five variables are Capital Adequacy Ratio (CAR), Operating Costs per Operating Income (BOPO), Net Interst Margin (NIM), Non-Performing Financing (NPF) and Financing to Deposit Ratio (FDR) have a significant effect on Return on Assets (ROA).

Keywords: Capital Adequacy Ratio (CAR), Operating Costs Per Operating Income (BOPO), Net Interest Margin (NIM), Non Performing Financing, and Financing to Deposit Ratio (FDR), Return on Assets (ROA).