

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, dan *Net Interest Margin* terhadap *Return On Assets* pada Bank Syariah Indonesia” yang ditulis oleh Binti Latifatul Kolby, NIM. 12401173173, pembimbing Siswahyudianto, M.M.

Penelitian ini dilatar belakangi oleh pentingnya pemahaman terhadap faktor-faktor yang dapat mempengaruhi *return on assets* Bank Syariah Indonesia. Faktor-faktor seperti *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, dan *Net Interest Margin* memiliki peran penting dalam meningkatkan efisiensi bank.

Tujuan penelitian ini yaitu 1) Untuk mengetahui pengaruh *capital adequacy ratio*, *non performing financing*, *financing to deposit ratio* dan *net interest margin* secara bersama-sama terhadap *return on assets* pada Bank Syariah Indonesia. 2) Untuk mengetahui pengaruh *capital adequacy ratio* terhadap *return on assets* pada Bank Syariah Indonesia. 3) Untuk mengetahui pengaruh *non performing financing* terhadap *return on assets* pada Bank Syariah Indonesia. 4) Untuk mengetahui pengaruh *financing to deposit ratio* terhadap *return on asset* pada Bank Syariah Indonesia. 5) Untuk mengetahui pengaruh *net interest margin* terhadap *return on assets* pada Bank Syariah Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis pendekatan asosiatif. Menggunakan sumber data sekunder dengan jumlah sampel sebanyak 25 data. Teknik pengambilan data sampel menggunakan *purposive sampling*. Pengelolaan data dalam penelitian ini menggunakan SPSS 16 dengan teknik analisis regresi linier berganda.

Hasil Uji F pada penelitian ini menunjukkan *capital adequacy ratio*, *non performing financing*, *financing to deposit ratio*, dan *net interest margin* secara bersama-sama berpengaruh secara signifikan terhadap *return on assets* di Bank Syariah Indonesia. Sedangkan hasil Uji t menunjukkan 1) *Capital adequacy ratio* berpengaruh secara signifikan terhadap *return on assets* Bank Syariah Indonesia. 2) *Non performing finance* berpengaruh secara signifikan terhadap *return on assets* Bank Syariah Indonesia. 3) *Financing to deposit ratio* berpengaruh secara signifikan terhadap *return on assets* Bank Syariah Indonesia. 4) *Net interest margin* berpengaruh secara signifikan terhadap *return on assets* Bank Syariah Indonesia.

Kata Kunci: *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposi Ratio*, *Net Interest Margin*, *Return On Assets*

ABSTRACT

Thesis with the titled "The Influence of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio, and Net Interest Margin on Return On Assets in Indonesian Islamic Banks" authored by Binti Latifatul Kolby, student ID. 12401173173, supervised by Siswahyudianto, M.M.

This research is motivated by the importance of understanding the factors that can influence the return on assets of Indonesian Islamic banks. Factors such as Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, and Net Interest Margin play a crucial role in enhancing bank efficiency.

The objectives of this research are as follows: 1) To investigate the combined influence of capital adequacy ratio, non performing financing, financing to deposit ratio, and net interest margin on return on assets at Indonesian Islamic banks. 2) To examine the impact of capital adequacy ratio on return on assets at Indonesian Islamic banks. 3) To assess the effect of non-performing financing on return on assets at Indonesian Islamic banks. 4) To analyze the influence of financing to deposit ratio on return on assets at Indonesian Islamic banks. 5) To determine the impact of net interest margin on return on assets at Indonesian Islamic banks.

This research employs a quantitative approach with an associative type of approach. It utilizes secondary data sources with a sample size of 25 data points. The sampling technique used is purposive sampling. Data management in this study utilizes SPSS 16 with multiple linear regression analysis techniques.

The results of the F-test in this study indicate that capital adequacy ratio, non-performing financing, financing to deposit ratio, and net interest margin together significantly influence return on assets at Indonesian Islamic banks. Meanwhile, the results of the t-test show that: 1) Capital adequacy ratio significantly affects return on assets at Indonesian Islamic banks. 2) Non-performing finance significantly affects return on assets at Indonesian Islamic banks. 3) Financing to deposit ratio significantly affects return on assets at Indonesian Islamic banks. 4) Net interest margin significantly affects return on assets at Indonesian Islamic banks.

Keyword : *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposi Ratio, Net Interest Margin, Return On Assets*