

## ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio* (Modal), *Financing to Deposit Ratio* (Pembiayaan) dan Biaya Operasional dan Pendapatan Operasional (Efisiensi) Terhadap *Return On Assets* (Profit) dan *Non Performing Financing* (Pembiayaan Bermasalah) sebagai variabel intervening pada Bank Umum Syariah di Indonesia periode 2019-2023” yang ditulis oleh Amilia Putri, NIM. 126401211004, Prodi Perbankan Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung dengan pembimbing Dr. Rokhmat Subagiyo, M.E.I.

**Kata Kunci:** *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Biaya Operasional dan Pendapatan Operasional, *Return On Assets*, *Non Performing Financing*, Bank Umum Syariah.

Penelitian ini dilatar belakangi oleh pertumbuhan pesat Bank Umum Syariah (BUS) di Indonesia dalam beberapa tahun terakhir. Namun, pertumbuhan ini bisa juga membawa tantangan dalam hal pengelolaan risiko, efisiensi operasional dan keberlanjutan profitabilitas. Salah satu cara utama untuk menilai kinerja manajemen bank syariah adalah melalui analisis rasio keuangan. Penelitian ini bertujuan untuk mengetahui Pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR) dan Biaya Operasional dan Pendapatan Operasional (BOPO) Terhadap *Return On Assets* (ROA) dan *Non Performing Financing* (NPF) sebagai variabel intervening pada Bank Umum Syariah di Indonesia periode 2019-2023.

Dalam penelitian ini menggunakan pendekatan kuantitatif. Populasi penelitian ini adalah 12 Bank Umum Syariah di Indonesia. Sampel penelitian ini berjumlah 10 Bank diambil menggunakan teknik *non probability sampling* dengan pendekatan *purposive sampling*. Data laporan keuangan diolah menggunakan *SmartPLS 4*, dengan menggunakan Analisis Jalur (*Path Analysis*).

Hasil pengujian menunjukkan 1) Variabel CAR berpengaruh secara positif signifikan terhadap ROA, 2) Variabel FDR berpengaruh secara positif signifikan terhadap ROA, 3) Variabel BOPO berpengaruh secara positif signifikan terhadap ROA, 4) CAR berpengaruh secara positif signifikan terhadap NPF, 5) Variabel FDR berpengaruh secara positif signifikan terhadap NPF, 6) BOPO berpengaruh secara positif signifikan terhadap NPF, 7) NPF berpengaruh secara negatif signifikan terhadap ROA. 8) NPF tidak mampu memoderasi hubungan antara CAR terhadap ROA, 9) NPF tidak mampu memoderasi hubungan antara FDR terhadap ROA, dan 10) NPF tidak mampu memoderasi hubungan BOPO terhadap ROA. Implikasi teoritis dari penelitian ini mendukung gagasan bahwa modal yang digunakan, pembiayaan, dan secara langsung berkontribusi terhadap peningkatan profitabilitas bank umum syariah.

Implikasi praktis, disarankan manajemen Bank Umum Syariah lebih memperhatikan kualitas penyaluran pembiayaan untuk menekan NPF yang dapat mengurangi laba.

## ABSTRACT

Thesis entitled "The Effect of Capital Adequacy Ratio (Capital), Financing to Deposit Ratio (Financing) and Operating Costs and Operating Income (Efficiency) on Return on Assets (Profit) and Non Performing Financing (Financing Problems) as intervening variables in Islamic Commercial Banks in Indonesia for the period 2019-2023" written by Amilia Putri, NIM. 126401211004, Islamic Banking Study Program, Department of Economics, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung with supervisor Dr. Rokhmat Subagiyo, M.E.I.

**Keywords:** Capital Adequacy Ratio, Financing to Deposit Ratio, Operating Costs and Operating Income, Return On Assets, Non Performing Financing, Islamic Commercial Banks.

This research is motivated by the rapid growth of Islamic Commercial Banks (BUS) in Indonesia in recent years. However, this growth can also bring challenges in terms of risk management, operational efficiency and sustainability of profitability. One of the main ways to assess the performance of Islamic bank management is through financial ratio analysis. This study aims to determine the Effect of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR) and Operating Costs and Operating Income (BOPO) on Return on Assets (ROA) and Non-Performing Financing (NPF) as intervening variables in Islamic Commercial Banks in Indonesia for the period 2019-2023.

This study uses a quantitative approach. The population of this study is 12 Islamic Commercial Banks in Indonesia. The sample of this study amounted to 10 Banks taken using non-probability sampling techniques with a purposive sampling approach. Financial report data is processed using SmartPLS 4, using Path Analysis.

The test results show that 1) CAR variable has a significant positive effect on ROA, 2) FDR variable has a significant positive effect on ROA, 3) BOPO variable has a significant positive effect on ROA, 4) CAR has a significant positive effect on NPF, 5) FDR variable has a significant positive effect on NPF, 6) BOPO has a significant positive effect on NPF, 7) NPF has a significant negative effect on ROA. 8) NPF is unable to moderate the relationship between CAR and ROA, 9) NPF is unable to moderate the relationship between FDR and ROA, and 10) NPF is unable to moderate the relationship between BOPO and ROA. The theoretical implications of this study support the idea that capital used, financing, and directly contribute to increasing the profitability of Islamic commercial banks.

Practical implications, it is suggested that the management of Islamic Commercial Banks pay more attention to the quality of financing distribution to reduce NPF which can reduce profits.