

ABSTRAK

Skripsi yang berjudul “Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return On Assets* (ROA), Beban Operasional Terhadap Pendapatan Operasional (BOPO), dan *Financing To Deposit Ratio* (FDR) terhadap Tingkat Kesehatan Bank pada Bank Pembiayaan Rakyat Syariah Periode 2014-2023” yang ditulis oleh Silvia Eliana Puspitasari, NIM. 126401212066, dengan pembimbing Risdiana Himmati, M.Si.

Kata Kunci: Kesehatan Bank, CAMEL, Perbankan

Penelitian ini dilatar belakangi oleh perekonomian yang terus berkembang dimana kestabilan dan kesehatan keuangan menjadi esensi utama yang menunjang kepercayaan publik serta kelangsungan suatu lembaga keuangan. Penilaian terhadap tingkat kesehatan keuangan untuk mengetahui tingkat kesehatan bank dilakukan dengan menggunakan metode CAMEL utamanya pada Bank Pembiayaan Rakyat Syariah dimana BPRS lingkupnya lebih kecil dibandingkan dengan bank umum lainnya sehingga perlu dianalisa lebih lanjut mengenai tingkat kesehatannya supaya mampu melihat perbandingan antara BPRS dengan bank lain.

Tujuan penelitian ini adalah untuk mengetahui *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return On Assets* (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO), dan *Financing to Deposit Ratio* (FDR) mempengaruhi tingkat kesehatan bank pada BPRS periode 2014-2023 baik secara parsial maupun simultan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data yang digunakan yaitu data sekunder yang bersumber dari laporan keuangan triwulan Bank Pembiayaan Rakyat Syariah periode 2014-2023 dengan jumlah sampel sebanyak 40. Teknik pengambilan sampel yaitu *purposive sampling*. Pengolahan data dalam penelitian ini menggunakan SPSS 26 dengan teknik analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR) dan Beban Operasional terhadap Pendapatan Operasional (BOPO) secara parsial tidak berpengaruh signifikan dalam meningkatkan kesehatan bank pada Bank Pembiayaan Rakyat Syariah (BPRS). Sedangkan *Non Performing Financing* (NPF) berpengaruh positif signifikan, *Return on Assets* (ROA) berpengaruh negatif signifikan, dan *Financing to Deposit Ratio* (FDR) berpengaruh positif signifikan dalam meningkatkan kesehatan bank pada BPRS. Secara bersama-sama *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return on Assets* (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO), dan *Financing to Deposit Ratio* (FDR) berpengaruh signifikan dalam meningkatkan kesehatan bank pada Bank Pembiayaan Rakyat Syariah (BPRS). *Capital Adequacy Ratio* (CAR) yang meningkat maka bank memiliki kemampuan yang lebih baik untuk menanggung risiko serta akan meningkatkan kinerja perbankan utamanya kesehatan bank. Selain itu, faktor seperti *Non Performing Financing* (NPF), *Return on Assets* (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO), dan *Financing to Deposit Ratio* (FDR) turut memperkuat kondisi perbankan agar tetap dalam kondisi yang sehat.

ABSTRACT

Thesis entitled "The Effect of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Assets (ROA), Operating Expenses to Operating Income (BOPO), and Financing To Deposit Ratio (FDR) on Bank Health Level at Sharia People's Financing Banks for the Period 2014-2023" written by Silvia Eliana Puspitasari, NIM. 126401212066, with supervisor Risdiana Himmati, M.Si.

Keywords: Bank Health, CAMEL, Banking

This research is motivated by the ever-growing economy where financial stability and health are the main essences that support public trust and the sustainability of a financial institution. Assessment of the level of financial health to determine the level of bank health is carried out using the CAMEL method, especially in Islamic People's Financing Banks where BPRS has a smaller scope compared to other general banks so that further analysis is needed regarding its level of health in order to be able to see the comparison between BPRS and other banks.

The purpose of this study was to determine the Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Assets (ROA), Operating Expenses to Operating Income (BOPO), and Financing to Deposit Ratio (FDR) affecting the level of bank health at BPRS for the period 2014-2023 both partially and simultaneously.

This study uses a quantitative approach with an associative research type. The data source used is secondary data sourced from the quarterly financial reports of the Sharia Rural Financing Bank for the period 2014-2023 with a sample size of 40. The sampling technique is purposive sampling. Data processing in this study used SPSS 26 with multiple linear regression analysis techniques.

The results of the study indicate that the Capital Adequacy Ratio (CAR) and Operating Expenses to Operating Income (BOPO) partially have no significant effect in improving bank health at BPRS. While Non Performing Financing (NPF) has a significant positive effect, Return on Assets (ROA) has a significant negative effect, and Financing to Deposit Ratio (FDR) has a significant positive effect in improving bank health at Sharia People's Financing Banks (BPRS). Together, the Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return on Assets (ROA), Operating Expenses to Operating Income (BOPO), and Financing to Deposit Ratio (FDR) have a significant effect in improving bank health at Sharia People's Financing Banks (BPRS). The increasing Capital Adequacy Ratio (CAR) means that the bank has a better ability to bear risks and will improve banking performance, especially bank health. In addition, factors such as Non Performing Financing (NPF), Return on Assets (ROA), Operating Expenses to Operating Income (BOPO), and Financing to Deposit Ratio (FDR) also strengthen banking conditions to remain healthy.