ABSTRAK

Skripsi dengan judul "Pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposite Ratio* (FDR) dan Total Ekuitas terhadap *Return on Assets* (ROA) dengan *Good Corporate Governance* (GCG) Sebagai Variabel Moderasi pada Bank Muamalat Indonesia Periode 2014-2023" ini ditulis oleh Sinta Dwi Fatmawati, NIM 126401211035, dibimbing oleh Siswahyudianto, M.M.

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Financing to Deposite Ratio* (FDR), Total Ekuitas, *Return on Assets* (ROA), GCG

Penelitian ini dilatarbelakangi oleh indikator profitabilitas ROA pada Bank Muamalat Indonesia dari tahun 2017 hingga 2023 cenderung mengalami penurunan. Variabel yang digunakan untuk mengetahui pengaruhnya terhadap ROA yaitu *Capital Adequacy Ratio* (CAR), *Financing to Deposite Ratio* (FDR), total ekuitas, dan *Good Corporate Governance* (GCG) sebagai variabel moderasi. Tujuan penelitian ini adalah (1) untuk menguji secara simultan pengaruh CAR, FDR, dan Total Ekuitas terhadap *Return on Assets* (ROA) pada Bank Muamalat Indonesia Periode 2014-2023, (2) untuk menguji secara parsial pengaruh CAR, FDR, dan Total Ekuitas terhadap *Return on Assets* (ROA) pada Bank Muamalat Indonesia Periode 2014-2023, (3) untuk menguji *Good Corporate Governance* (GCG) dalam memoderasi pengaruh CAR terhadap ROA pada Bank Muamalat Indonesia periode 2014-2023, (4) untuk menguji *Good Corporate Governance* (GCG) dalam memoderasi pengaruh FDR terhadap ROA pada Bank Muamalat Indonesia periode 2014-2023, (5) untuk menguji *Good Corporate Governance* (GCG) dalam memoderasi pengaruh total ekuitas terhadap ROA pada Bank Muamalat Indonesia periode 2014-2023.

Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder. Populasi dan sampel dari penelitian ini yaitu 40 data laporan keuangan triwulan Bank Muamalat Indonesia periode 10 tahun mulai dari 2014 sampai 2023 yang telah dijadikan laporan statistik. Teknik sampling menggunakan *nonprobability sampling*. Analisis data dalam menentukan hipotesis penelitian terdiri dari uji asumsi klasik, analisis regresi linier berganda, uji hipotesis, dan uji *Moderated Regression Analysis* yang diolah menggunakan *software* Eviews10.

Hasil penelitian menunjukkan bahwa (1) secara simultan antara CAR, FDR, dan Total Ekuitas berpengaruh signifikan terhadap ROA pada Bank Muamalat Indonesia Periode 2014-2023, (2) secara parsial, CAR dan FDR berpengaruh positif signifikan, sedangkan total ekuitas berpengaruh negatif terhadap ROA pada Bank Muamalat Indonesia Periode 2014-2023, (3) *Good Corporate Governance* (GCG) mampu memoderasi hubungan antara CAR dengan ROA pada Bank Muamalat Indonesia Periode 2014-2023, (4) *Good Corporate Governance* (GCG) mampu memoderasi hubungan antara FDR dengan ROA pada Bank Muamalat Indonesia Periode 2014-2023, (5) *Good Corporate Governance* (GCG) mampu memoderasi hubungan antara total ekuitas dengan ROA pada Bank Muamalat Indonesia Periode 2014-2023.

ABSTRACT

The thesis with the title "The Effect of Capital Adequacy Ratio (CAR), Financing to Deposite Ratio (FDR), and Total Equity on Return on Assets (ROA) with Good Corporate Governance (GCG) as Moderating Variables in Bank Muamalat Indonesia for the Period 2014-2023" was written by Sinta Dwi Fatmawati, NIM. 126401211035, supervised by Siswahyudianto, M.M.

Keywords: Capital Adequacy Ratio (CAR), Financing to Deposite Ratio (FDR), Total Equity, Return on Assets (ROA), Good Corporate Governance (GCG)

This research is motivated by the ROA profitability indicator at Bank Muamalat Indonesia from 2017 to 2023 tending to decline. The variables used to determine its effect on ROA are the Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), total equity, and Good Corporate Governance (GCG) as a moderating variable. The objectives of this study are: (1) to simultaneously test the effect of CAR, FDR, and Total Equity on Return on Assets (ROA) at Bank Muamalat Indonesia for the period 2014-2023, (2) to partially test the effect of CAR, FDR, and Total Equity on Return on Assets (ROA) at Bank Muamalat Indonesia for the period 2014-2023, (3) to examine Good Corporate Governance (GCG) in moderating the effect of CAR on ROA at Bank Muamalat Indonesia for the period 2014-2023, (4) to examine Good Corporate Governance (GCG) in moderating the effect of FDR on ROA at Bank Muamalat Indonesia for the period 2014-2023, and (5) to examine Good Corporate Governance (GCG) in moderating the effect of Total Equity on ROA at Bank Muamalat Indonesia for the period 2014-2023.

This research uses a quantitative approach with secondary data. The population and sample of this study consist of 40 quarterly reports from Bank Muamalat Indonesia over a 10 year period from 2014 to 2023, which have been compiled into statistical reports. The sampling technique employed is non-probability sampling. Data analysis to determine the research hypothesis includes classical assumption tests, multiple linear regression analysis, hypothesis testing, and Moderated Regression Analysis, which are processed using Eviews10 software.

The results of the study indicate that (1) simultaneously, CAR, FDR, and Total Equity have a significant effect on ROA at Bank Muamalat Indonesia for the period 2014-2023, (2) partially, CAR and FDR have a significant positive effect, while Total Equity has a negative effect on ROA at Bank Muamalat Indonesia for the period 2014-2023, (3) Good Corporate Governance (GCG) is able to moderate the relationship between CAR and ROA at Bank Muamalat Indonesia for the period 2014-2023, (4) Good Corporate Governance (GCG) is able to moderate the relationship between FDR and ROA at Bank Muamalat Indonesia for the period 2014-2023, and (5) Good Corporate Governance (GCG) is able to moderate the relationship between Total Equity and ROA at Bank Muamalat Indonesia for the period 2014-2023.