ABSTRAK

Skripsi dengan judul "Pengaruh *Financing To Deposit Ratio* (FDR), *Non Performing Financing* (NPF) dan Biaya Operasional Pendapatan Operasional (BOPO) Terhadap *Return On Asset* (ROA) Bank Mega Syariah Tahun 2016-2024" yang ditulis oleh Mohammad Muslikhudin NIM. 126401213124 Program Studi Perbankan Syariah Jurusan Ekonomi Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, pembimbing Bapak Labib Muzaki Sobir, M.Pd.I.

Kata Kunci: *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), *Return on Asset* (ROA)

Penelitian ini dilatarbelakangi oleh fluktuasi *Return on Asset* (ROA) pada Bank Mega Syariah selama periode 2016–2024 yang mencerminkan ketidakstabilan profitabilitas bank. ROA sebagai indikator utama kinerja keuangan bank mengalami penurunan dan kenaikan yang tidak konsisten, yang diduga dipengaruhi oleh beberapa faktor rasio keuangan, yaitu *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO). FDR mencerminkan kemampuan bank dalam menyalurkan dana pihak ketiga, NPF menunjukkan tingkat pembiayaan bermasalah yang berpotensi menurunkan laba, sedangkan BOPO mengindikasikan efisiensi operasional bank. Ketiga rasio ini memiliki peran penting dalam menentukan tingkat profitabilitas bank, sehingga perlu dianalisis secara lebih mendalam untuk mengetahui sejauh mana pengaruhnya terhadap ROA Bank Mega Syariah.

Rumusan masalah dalam penelitian ini meliputi apakah *Financing to Deposit Ratio* (FDR), *Non Performing Finance* (NPF), Biaya Operasional Pendapatan Operasional (BOPO) secara parsial dan simultan berpengaruh *Return on Asset* (ROA) pada Bank Mega Syariah periode 2016-2024?. Tujuan penelitian ini untuk mengetahui pengaruh *Financing to Deposit Ratio* (FDR), *Non Performing Finance* (NPF), dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh signifikan terhadap *Return on Asset* (ROA) pada Bank Mega Syariah periode 2016-2024.

Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan teknik analisis regresi linier berganda. Data yang digunakan merupakan data sekunder yang diperoleh dari laporan keuangan Bank Mega Syariah selama tahun 2016–2024.

Berdasarkan hasil penelitian yang dilakukan menunjukkan bahwa secara FDR berpengaruh terhadap ROA, NPF berpengaruh terhadap ROA dan BOPO berpengaruh terhadap ROA. Secara simultan, ketiga variabel independen tersebut berpengaruh signifikan terhadap ROA.

ABSTRACT

Thesis entitled 'The Influence of Financing To Deposit Ratio (FDR), Non-Performing Financing (NPF), and Operating Expenses to Operating Income (BOPO) on Return On Asset (ROA) of Bank Mega Syariah for the Years 2016-2024' written by Mohammad Muslikhudin NIM. 126401213124, Islamic Banking Study Program, Economics Department, State Islamic University Sayyid Ali Rahmatullah Tulungagung, supervised by Mr. Labib Muzaki Sobir, M.Pd.I.

***Keywords**: Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), Operating Expenses to Operating Income (BOPO), Return on Asset (ROA)*

This research is motivated by the fluctuations in Return on Assets (ROA) at Bank Mega Syariah during the period 2016–2024, which reflects the instability of the bank's profitability. ROA, as a key indicator of the bank's financial performance, has experienced inconsistent decreases and increases, which are suspected to be influenced by several financial ratio factors, namely Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), and Operational Costs to Operational Income (BOPO). FDR reflects the bank's ability to allocate third-party funds, NPF indicates the level of problematic financing that may potentially reduce profits, while BOPO indicates the operational efficiency of the bank.

The formulation of the problem in this study includes whether Financing to Deposit Ratio (FDR), Non Performing Finance (NPF), Operating Costs Operating Income (BOPO) partially and simultaneously affect Return on Asset (ROA) at Bank Mega Syariah for the period 2016-2024? The purpose of this study is to determine the effect of Financing to Deposit Ratio (FDR), Non Performing Finance (NPF), and Operating Costs Operating Income (BOPO) have a significant effect on Return on Asset (ROA) at Bank Mega Syariah for the period 2016-2024.

The method used in this research is a quantitative approach with multiple linear regression analysis techniques. The data used is secondary data obtained from the financial reports of Bank Mega Syariah for the years 2016–2024.

Based on the research results, it shows that FDR has an effect on ROA, NPF has an effect on ROA, and BOPO has an effect on ROA. Simultaneously, these three independent variables have a significant effect on ROA.