ABSTRAK

Skripsi dengan judul "Pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), dan Biaya Operasional Pendapatan Operasional (BOPO) Terhadap Profitabilitas (ROA) dengan *Non Performing Financing* (NPF) Sebagai Variabel Intervening Pada Bank Umum Syariah Di Indonesia" ini ditulis oleh Agung Satrio Bawono, NIM. 126401202047, pembimbing Dr. Binti Nur Asiyah, M.Si.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF), *Return on Assets* (ROA), Profitabilitas dan Bank Umum Syariah

Bank merupakan salah satu lembaga keuangan yang berguna untuk mengumpulkan dana dari masyarakat dalam bentuk simpanan atau disalurkan kembali dananya kepada masyarakat dengan bentuk kredit atau lainnya untuk meningkatkan taraf hidup masyarakat, oleh karena itu perbankan ikut mengalami perkembangan yang begitu maju. Pada penelitian ini menggunakan pendekatan penelitian kuantitatif, yang mana mengaplikasikan angka yang didapat dari hasil penelitian secara langsung ataupun pengolahan data. Pendekatan tersebut memiliki tujuan agar hubungan antar variabel (*Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF), dan Profitabilitas (ROA)).

Berdasarkan hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) memiliki pengaruh paling signifikan dan positif terhadap profitabilitas (ROA) Bank Umum Syariah di Indonesia, karena kecukupan modal mampu meningkatkan kepercayaan, distribusi dana, dan pengelolaan risiko. Selain itu, *Financing to Deposit Ratio* (FDR) juga berpengaruh signifikan terhadap ROA baik secara langsung maupun dalam kombinasi dengan variabel lain, meskipun efektivitasnya tergantung pada kualitas pendanaan dan efisiensi operasional. Badan Operasional Pendapatan Operasional (BOPO) menunjukkan pengaruh yang tidak dominan terhadap ROA, namun tetap berkontribusi secara tidak langsung melalui efisiensi pengelolaan. Sementara itu, *Non Performing Financing* (NPF) tidak berperan besar sebagai variabel intervening dalam hubungan antara CAR, FDR, dan BOPO terhadap ROA. Oleh karena itu, profitabilitas bank syariah lebih ditentukan oleh manajemen risiko, kualitas aset, strategi bisnis, serta inovasi produk dan pengelolaan yang efisien, yang juga harus mempertimbangkan kondisi ekonomi makro.

ABSTRACT

Thesis with the title "The Effect of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and Operating Costs to Operating Income (BOPO) on Profitability (ROA) with Non-Performing Financing (NPF) as an Intervening Variable in Islamic Commercial Banks in Indonesia" is written by Agung Satrio Bawono, NIM. 126401202047, supervisor Dr. Binti Nur Asiyah, M.Si.

Keywords: Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Operational Income Operating Cost (BOPO), Non Performing Financing (NPF), Return on Assets (ROA), Profitability and Islamic Commercial Banks

Bank is one of the financial institutions that is useful for collecting funds from the community in the form of savings or channeling funds back to the community in the form of credit or others to improve the standard of living of the community, therefore banking has also experienced very advanced development. This study uses a quantitative research approach, which applies figures obtained from direct research results or data processing. This approach aims to determine the relationship between variables (Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Operating Income Operating Costs (BOPO), Non Performing Financing (NPF), and Profitability (ROA)).

Based on the results of this study, it shows that the Capital Adequacy Ratio (CAR) has the most significant and positive influence on the profitability (ROA) of Islamic Commercial Banks in Indonesia, because capital adequacy can increase trust, fund distribution, and risk management. In addition, the Financing to Deposit Ratio (FDR) also has a significant effect on ROA both directly and in combination with other variables, although its effectiveness depends on the quality of funding and operational efficiency. Operational Income Operating Cost (BOPO) shows a non-dominant influence on ROA, but still contributes indirectly through management efficiency. Meanwhile, Non Performing Financing (NPF) does not play a major role as an intervening variable in the relationship between CAR, FDR, and BOPO on ROA. Therefore, the profitability of Islamic banks is more determined by risk management, asset quality, business strategy, and product innovation and efficient management, which must also consider macroeconomic conditions.