

ABSTRAK

Skripsi dengan judul “Pengaruh *Non Performing Financing*, *Financing to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, dan *Bank Size* Terhadap *Capital Adequacy Ratio* Pada Bank Umum Syariah Periode 2019-2023” ini ditulis oleh Patricia Naya Maylita, NIM. 126401212089, dengan pembimbing Rendra Erdkhadifa, M.Si.

Kata Kunci: *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, *Biaya Operasional Pendapatan Operasional*, *Bank Size*.

Penelitian ini dilatarbelakangi oleh pertumbuhan *Capital Adequacy Ratio* pada Bank Umum Syariah yang mengalami kenaikan dan penurunan. Penurunan secara signifikan terjadi pada beberapa Bank Umum Syariah menunjukkan adanya potensi ketidakseimbangan dalam pengelolaan risiko dan struktur permodalan. Sementara itu, *Capital Adequacy Ratio* yang berada pada posisi tinggi menunjukkan bank belum bisa memanfaatkan modal secara optimal dikarenakan pertumbuhan modal tidak sebanding dengan penyaluran pembiayaan. Hal ini mengindikasikan adanya modal menganggur yang seharusnya dapat dialokasikan untuk pembiayaan produktif guna mendorong pertumbuhan ekonomi dan meningkatkan profitabilitas bank. Oleh karena itu, penting untuk mengkaji lebih dalam faktor-faktor yang memengaruhi *Capital Adequacy Ratio*.

Penelitian ini bertujuan untuk (1) mengetahui adanya pengaruh secara simultan diantara variabel *Non Performing Financing*, *Financing to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, dan *Bank Size* Terhadap *Capital Adequacy Ratio*, (2) menguji adanya pengaruh *Non Performing Financing* terhadap *Capital Adequacy Ratio*, (3) menguji adanya pengaruh *Financing to Deposit Ratio* terhadap *Capital Adequacy Ratio*, (4) menguji adanya pengaruh Biaya Operasional Pendapatan Operasional terhadap *Capital Adequacy Ratio*, (5) menguji adanya pengaruh *Bank Size* terhadap *Capital Adequacy Ratio* pada Bank Umum Syariah.

Penelitian ini menggunakan pendekatan kuantitatif asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan keuangan tahunan Bank Umum Syariah periode 2019-2023. Teknik sampling yang digunakan yaitu *non probability sampling* dengan jenis *purposive sampling* yang diambil dari laporan keuangan 10 Bank Umum Syariah selama periode 2019-2023. Metode analisis yang digunakan adalah regresi data panel dan diolah menggunakan Eviews 10.

Hasil penelitian menunjukkan bahwa secara serentak paling tidak terdapat salah satu diantara variabel *Non Performing Financing*, *Financing to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, dan *Bank Size* yang berpengaruh terhadap *Capital Adequacy Ratio*. Secara parsial variabel *Non Performing Financing* dan *Bank Size* berpengaruh negatif dan signifikan terhadap *Capital Adequacy Ratio*. Sedangkan variabel *Financing to Deposit Ratio* dan Biaya Operasional Pendapatan Operasional tidak berpengaruh secara signifikan terhadap *Capital Adequacy Ratio*.

ABSTRACT

The thesis entitled "The Influence of Non-Performing Financing, Financing to Deposit Ratio, Operational Cost to Operating Income, and Bank Size on Capital Adequacy Ratio in Islamic Commercial Banks for the 2019–2023 Period" was written by Patricia Naya Maylita, Student ID 126401212089, under the supervision of Rendra Erdkhadifa, M.Si.

Keywords: Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio, Operational Cost to Operating Income, Bank Size.

This research is motivated by the fluctuating growth of the Capital Adequacy Ratio in Islamic Commercial Banks, which has shown both increases and decreases over time. Significant decreases observed in several Islamic Commercial Banks indicate a potential imbalance in risk management and capital structure. On the other hand, a high Capital Adequacy Ratio may also suggest that banks are not yet able to optimally utilize their capital, as capital growth is not proportional to financing distribution. This indicates the existence of idle capital that should be allocated to productive financing to stimulate economic growth and enhance the banks' profitability. Therefore, it is essential to further examine the factors that influence the Capital Adequacy Ratio.

This study aims to (1) determine the simultaneous influence between the variables Non Performing Financing, Financing to Deposit Ratio, Operating Costs, Operating Income, and Bank Size on the Capital Adequacy Ratio, (2) test the influence of Non Performing Financing on the Capital Adequacy Ratio, (3) test the influence of Financing to Deposit Ratio on the Capital Adequacy Ratio, (4) test the influence of Operating Costs on Operating Income on the Capital Adequacy Ratio, (5) test the influence of Bank Size on the Capital Adequacy Ratio on Islamic Commercial Banks.

This research uses a quantitative associative approach. The data used are secondary data obtained from the annual financial reports of Islamic Commercial Banks for the period 2019–2023. The sampling technique applied is non-probability sampling with purposive sampling type taken from the financial reports of 10 Islamic Commercial Banks during the period 2019-2023. The analysis method used is panel data regression, processed using EViews 10.

The results show that simultaneously, at least one of the variables Non Performing Financing, Financing to Deposit Ratio, Operational Cost to Operating Income, and Bank Size has an influence on the Capital Adequacy Ratio. Partially, the variables Non Performing Financing and Bank Size have a negative and significant effect on the Capital Adequacy Ratio. Meanwhile, the variables Financing to Deposit Ratio and Operational Cost to Operating Income do not have a significant effect on the Capital Adequacy Ratio.