ABSTRAK

Skripsi dengan judul "Pengaruh *Net Operating Margin* (NOM), *Financing to Deposit Ratio* (FDR), dan Biaya Operasional Pendapatan Operasional (BOPO) Terhadap Profitabilitas (ROA) Pada PT Bank Bukopin Syariah Periode 2017-2024" ditulis oleh Fransiska NIM 1860406223158, Program Studi Majanemen Keuangan Syariah, Jurusan Bisnis dan Manjemen, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung yang dibimbing oleh Bapak Dr. Deny Yudiantoro, S.AP., M.M.

Kata Kunci: Profitabilitas, NOM, FDR, BOPO, ROA.

Penelitian ini disusun berdasarkan urgensi kinerja profitabilitas pada perbankan syariah yang mencerminkan keberhasilan aktivitas operasional bank, dengan indikator pengukuran menggunakan *Return On Assets* (ROA). Dalam pelaksanaannya, tingkat profitabilitas tidak berdiri sendiri, melainkan dipengaruhi oleh sejumlah faktor internal, seperti *Net Operating Margin* (NOM), *Financing to Deposit Ratio* (FDR), serta rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) pada Bank Bukopin Syariah selama periode 2017–2024.

Tujuan penelitian ini adalah menguji bagaimana pengaruh NOM, FDR, BOPO terhadap tingkat profitabilitas Bank Bukopin Syariah menggunakan ROA, pada periode 2017-2024. Analisis dilakukan baik secara bersama-sama (simultan) maupun secara parsial. Secara parsial, penelitian ini juga difokuskan untuk mengidentifikasi kontribusi masing-masing variabel, yakni NOM, FDR, dan BOPO, dalam memengaruhi ROA selama periode penelitian.

Penelitian ini menerapkan pendekatan kuantitatif dengan jenis analisis asosiatif. Data yang digunakan berupa data sekunder yang diperoleh dari laporan keuangan triwulanan Bank Bukopin Syariah selama kurun waktu 2017 hingga 2024.

Hasil penelitian ini menunjukkan bahwa secara simultan, ketiga variabel independen terbukti memengaruhi profitabilitas (ROA). Sementara itu, jika dilihat secara parsial, hanya NOM yang memberikan pengaruh positif dan signifikan terhadap ROA, sedangkan FDR dan BOPO tidak memberikan pengaruh yang signifikan.

ABSTRACT

Thesis entitled "The Effect of Net Operating Margin (NOM), Financing to Deposit Ratio (FDR), and Operational Costs on Operational Income (BOPO) on Profitability (ROA) at PT Bank Bukopin Syariah Period 2017-2024" written by Fransiska NIM 1860406223158, Syariah Financial Management Study Program, Department of Business and Management, Faculty of Economics and Islamic Business, State Islamic University of Sayyid Ali Rahmatullah Tulungagung supervision of Mr. Dr. Deny Yudiantoro, S.AP., M.M.

Keywords: Profitability, NOM, FDR, BOPO, ROA.

This research is structured based on the urgency of profitability performance in Islamic banking, which reflects the success of a bank's operational activities. Return on Assets (ROA) is used as a measurement indicator. In practice, profitability does not stand alone but is influenced by several internal factors, such as Net Operating Margin (NOM), Financing to Deposit Ratio (FDR), and Operating Expenses to Operating Income (BOPO) at Bank Bukopin Syariah during the 2017–2024 period.

The purpose of this research is to examine the impact of NOM, FDR, and BOPO on the profitability of Bank Bukopin Syariah using ROA for the 2017–2024 period. The analysis was conducted both simultaneously and partially. Partially, this research also focused on identifying the contribution of each variable NOM, FDR, and BOPO in influencing ROA during the study period.

This research employed a quantitative approach with associative analysis. The data used is secondary data obtained from the quarterly financial reports of Bank Bukopin Syariah from 2017 to 2024.

The results of this study indicate that, taken together, all three independent variables were found to influence profitability (ROA). However, when examined individually, only NOM had a positive and significant effect on ROA, whilst FDR and BOPO did not have a significant effect.