ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga dan Biaya Operasional Pendapatan Operasional terhadap *Return on Assets* dengan *Financing to Deposit Ratio* sebagai Variabel Intervening pada PT Bank Muamalat Indonesia Tbk. Periode Tahun 2017-2025” ini ditulis oleh Ratna Amelia Pangesti NIM. 1860406222116, dengan pembimbing Bapak Achmad Miftachul Huda, M.Pd.

Kata Kunci: Dana Pihak Ketiga, Biaya Operasional Pendapatan Operasional, *Financing to Deposit Ratio, Return on Assets,* Kinerja Keuangan

Perkembangan industri perbankan syariah di Indonesia menghadapi tantangan dalam menjaga stabilitas profitabilitas di tengah meningkatnya persaingan dan tuntutan efisiensi operasional. PT Bank Muamalat Indonesia Tbk. sebagai bank syariah pertama di Indonesia mengalami fluktuasi *Return On Assets* (ROA) selama periode 2017-2025 yang diduga dipengaruhi oleh Dana Pihak Ketiga (DPK), Biaya Operasional Pendapatan Operasional (BOPO), serta *Financing to Deposit Ratio* (FDR). Berdasarkan Teori Sinyal dan Teori Keagenan, rasio keuangan dipandang sebagai indikator yang mencerminkan kemampuan manajemen dalam mengelola dana, menjaga efisiensi operasional, dan meningkatkan profitabilitas perusahaan.

Tujuan penelitian yang dilakukan untuk menganalisis dan menguji pengaruh Dana Pihak Ketiga (DPK) dan Biaya Operasional Pendapatan Operasional (BOPO) terhadap *Return on Assets* (ROA), baik secara langsung maupun tidak langsung melalui *Financing to Deposit Ratio* (FDR) sebagai variabel *intervening*. Penelitian menguji tujuh jalur hubungan antar variabel.

Metode penelitian dengan menggunakan pendekatan kuantitatif dengan jenis asosiatif. Data dikumpulkan dengan teknik studi pustaka dari website PT Bank Muamalat Indonesia Tbk. Teknik pengambilan sampel menggunakan *non probability sampling* secara *purposive sampling* sehingga diperoleh sejumlah 35 sampel. Analisis data dilakukan menggunakan teknik *path analysis* dengan bantuan aplikasi Eviews 13 untuk mengetahui hubungan antar variabel.

Hasil penelitian menunjukkan bahwa secara parsial, DPK dan BOPO tidak berpengaruh signifikan terhadap FDR. Selanjutnya, FDR dan DPK juga tidak memiliki pengaruh signifikan terhadap ROA. Namun, pada variabel BOPO terbukti memiliki pengaruh negatif dan signifikan terhadap ROA. Hasil uji mediasi menunjukkan bahwa FDR tidak mampu memediasi pengaruh DPK maupun BOPO terhadap ROA. Menunjukkan temuan bahwa efisiensi operasional menjadi faktor utama yang memengaruhi profitabilitas bank.

ABSTRACT

The undergraduate thesis entitled "The Effect of Third-Party Funds and Operating Expenses to Operating Income on Return on Assets with Financing to Deposit Ratio as an Intervening Variable at PT Bank Muamalat Indonesia Tbk. for the 2017-2025 period" was written by Ratna Amelia Pangesti (Student ID: 1860406222116) under the supervision of Mr. Achmad Miftachul Huda, M.Pd.

Keyword: Third-Party Funds, Operating Expenses to Operating Income, Financing to Deposit Ratio, Return on Assets, Financial Performance

The development of the Islamic banking industry in Indonesia faces challenges in maintaining profitability stability amid increasing competition and demands for operational efficiency PT Bank Muamalat Indonesia Tbk. as the first Islamic bank in Indonesia, , experienced fluctuations in Return on Assets (ROA) during the 2017-2025 period, which were presumed to be in influenced by Third-Party Funds (DPK), Operating Expenses to Operating Income (BOPO), and Financing to Deposit Ratio (FDR).Based on Signaling Theory and Agency Theory, financial ratios are viewed as indicators reflecting management's ability to manage funds, maintain operational efficiency, and improve company profitability.

The objective of this study is to analyze and examine the influence of DPK and BOPO on ROA, both directly and indirectly, throught FDR as an intervening variable. The Study specifically tests seven relationship paths between these variables.

The research employs a quantitative associative approach. Data were collected through documentation techniques from the official website of PT Bank Muamalat Indonesia Tbk. Using a non-probability purposive sampling technique, 35 samples were obtained. Data analysis was conducted using path analysis supported by the Eviews 13 application to determine the relationships between variables.

The result show that , partially, DPK and BOPO have no significant effect on FDR. Similarly, FDR and DPK do not have a significant impact on ROA. However, BOPO is proven to have a significant negative effect on ROA. The mediation test results indicate that FDR is unable to mediate the influence of either DPK or BOPO on ROA. These findings suggest that operational efficiency is the primary factor affecting the bank's profitability during the study period.