ABSTRAK

Skripsi dengan judul “Pengaruh *Net Income Margin, Non Performing Financing, Debt to Equity Ratio,* Dan Beban Operasional Pendapatan Operasional Terhadap *Return On Asset* Pada PT. Bank Muamalat Indonesia Periode 2017–2024” ini ditulis oleh Eva Lutfiyah, NIM. 1860401221020, dengan Pembimbing, Dr. Muhammad Aqim Adlan, S.Ag., S.Pd., M.E.I.

Kata kunci: *Net Income Margin, Non Performing Financing, Debt to Equity Ratio*, Beban Operasional Pendapatan Operasional, *Return on Assets*

Profitabilitas merupakan salah satu indikator utama dalam menilai kinerja keuangan syariah, yang umumnya diukur melalui rasio *Return on Assets* (ROA) sebagai cerminan kemampuan bank dalam menghasilkan laba dari aset yang dimiliki. Perkembangan ROA pada PT. Bank Muamalat Indonesia selama periode 2017–2024, menunjukkan fluktuasi yang cenderung berada di bawah standar industri perbankan. Kondisi tersebut mengindikasikan adanya permasalahan dalam kinerja keuangan, yang dapat dipengaruhi oleh pengelolaan pendapatan, kualitas pembiayaan, struktur permodalan, serta tingkat efisiensi operasional. Oleh karena itu, diperlukan analisis terhadap faktor-faktor yang berpotensi memengaruhi profitabilitas bank syariah.

Penelitian ini bertujuan untuk mengetahui pengaruh *Net Income Margin* (NIM*), Non-Performing Financing* (NPF), *Debt to Equity Ratio* (DER), dan Beban Operasional Pendapatan Operasional (BOPO) terhadap *Return On Asset* (ROA) PT Bank Muamalat Indonesia periode 2017-2024. Penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan teknik pengumpulan sempel yaitu *purposive sampling*. Jumlah sampel sebanyak 32 data. Penelitian ini menggunakan metode analisis regresi linier berganda, yang terdiri dari uji statistik deskriptif, uji asumsi klasik, uji parsial (uji-t), uji simultan (uji-f), dan koefisien determinasi.

Hasil penelitian menunjukkan bahwa (1) NIM berpengaruh positif dan signifikan terhadap *Return On Asset* PT. Bank Muamalat Indonesia periode 2017-2024. (2) NPF berpengaruh negatif dan signifikan terhadap *Return On Asset* PT. Bank Muamalat Indonesia periode 2017-2024. (3) DER berpengaruh positif dan tidak signifikan terhadap *Return On Asset* PT. Bank Muamalat Indonesia periode 2017-2024. (4) Beban Operasional Pendapatan Operasional berpengaruh positif dan tidak signifikan terhadap *Return On Asset* PT. Bank Muamalat Indonesia periode 2017-2024. (5) NIM, NPF, DER, dan BOPO berpengaruh positif signifikan terhadap *Return On Asset* PT. Bank Muamalat Indonesia periode 2017-2024.

ABSTRACT

This thesis, titled “The Effect of Net Income Margin, Non-Performing Financing, Debt to Equity Ratio, and Operating Expenses on Operating Income on Return on Assets at PT. Bank Muamalat Indonesia for the Period 2017–2024,” was written by Eva Lutfiyah, Student ID No. 1860401221020, with Supervisor, Dr. Muhammad Aqim Adlan, S.Ag., S.Pd., M.E.I.

Keywords: Net Income Margin, Non-Performing Financing, Debt to Equity Ratio, Operating Expenses to Operating Income, Return on Assets

Profitability is one of the key indicators in assessing Islamic financial performance, typically measured using the Return on Assets (ROA) ratio as a reflection of a bank’s ability to generate profits from its assets. The trend in PT Bank Muamalat Indonesia’s ROA over the 2017–2024 period shows fluctuations that generally fall below the banking industry standard. This situation indicates issues in financial performance, which may be influenced by revenue management, the quality of financing, capital structure, and operational efficiency levels. Therefore, an analysis of the factors that could potentially affect the profitability of Islamic banks is required.

This study aims to determine the effects of Net Interest Margin (NIM), Non-Performing Financing (NPF), Debt-to-Equity Ratio (DER), and Operating Expense to Operating Income Ratio (BOPO) on the Return on Assets(ROA) of PT Bank Muamalat Indonesia for the period 2017–2024. This study employs a quantitative associative approach using purposive sampling as the data collection technique. The sample size consists of 32 data points. This study employs multiple linear regression analysis, comprising descriptive statistical tests, classical assumption tests, partial tests (t-tests), simultaneous tests (F-tests), and the coefficient of determination.

The results of the study indicate that (1) NIM has a positive and significant effect on the Return on Assets of PT. Bank Muamalat Indonesia for the 2017–2024 period. (2) NPF has a negative and significant effect on the Return on Assets of PT. Bank Muamalat Indonesia for the 2017–2024 period. (3) The Debt-to-Equity Ratio (DER) has a positive but insignificant effect on the Return on Assets (ROA) of PT Bank Muamalat Indonesia for the period 2017–2024. (4) The ratio of Operating Expenses to Operating Income has a positive but insignificant effect on the Return on Assets (ROA) of PT Bank Muamalat Indonesia for the period 2017–2024. (5) NIM, NPF, DER, and BOPO have a significant positive effect on the Return on Assets of PT. Bank Muamalat Indonesia for the period 2017–2024.