ABSTRAK

Skripsi dengan judul "Pengaruh Faktor Internal dan Faktor Eksternal terhadap Profitabilitas pada Bank Umum Syariah di Indonesia" ini ditulis oleh Anik Nuralfiana, NIM. 12401193026, dengan pembimbing Bintis Tianatud Diniati, S.Pd., M.Sc.

Kata Kunci: Bank, CAR, BOPO, jumlah uang beredar, ROA

Penelitian ini dilatarbelakangi oleh Bank Umum Syariah di Indonesia mencatatkan pertumbuhan aset yang pesat. Namun, masih menghadapi tantangan fluktuasi profitabilitas (*Return on Asset*) yang signifikan. Fenomena pada periode 2016-2024 menunjukkan bahwa kekuatan permodalan (*Capital Adequacy Ratio*) yang tinggi belum menjamin efisiensi operasional, mengingat rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) pada beberapa bank kategori KBMI 1 masih melebihi batas ideal. Selain kendala internal, kinerja keuangan Bank Umum Syariah juga rentan terhadap faktor eksternal makroekonomi. Faktor eksternal tersebut khususnya pada fluktuasi Jumlah Uang Beredar (JUB) yang mempengaruhi aktivitas investasi serta biaya operasional bank.

Tujuan penelitian ini diharapkan mampu memberi sumbangsih keilmuan tentang (1) pengaruh *Capital Adequacy Ratio* (CAR) terhadap *Return On Asset* (ROA) pada Bank Umum Syariah di Indonesia tahun 2016-2024; (2) pengaruh Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Return On Asset* (ROA) pada Bank Umum Syariah di Indonesia tahun 2016-2024; dan (3) pengaruh jumlah uang beredar terhadap *Return On Asset* (ROA) pada Bank Umum Syariah di Indonesia tahun 2016-2024.

Metode Penelitian dengan menggunakan penelitian kuantitatif dengan jenis penelitian asosiatif. Jenis penelitian ini dalam pengambilan sampel menggunakan teknik sampling. Sumber data yang digunakan berupa data sekunder dalam bentuk data panel dari empat modal terbesar Bank Umum Syariah di Indonesia. Penelitian menggunakan metode analisis regresi data panel berupa uji *chow*, uji *hausman*, uji asumsi klasik, uji hipotesis dan uji koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa variabel *Capital Adequacy Ratio* (CAR), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan jumlah uang beredar secara simultan memiliki pengaruh signifikan terhadap *Return On Asset* (ROA) pada empat modal terbesar Bank Umum Syariah di Indonesia tahun 2016-2024. *Capital Adequacy Ratio* (CAR) secara parsial tidak berpengaruh signifikan terhadap *Return on Asset* (ROA). Sedangkan Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan jumlah uang beredar secara parsial berpengaruh negatif dan signifikan terhadap *Return on Asset* (ROA).

ABSTRACT

This thesis entitled "The Influence of Internal and External Factors on Profitability of Islamic Commercial Banks in Indonesia" was written by Anik Nuralfiana, NIM. 12401193026, with the supervisor Bintis Tianatud Diniati, S.Pd., M.Sc.

Keywords: Bank, CAR, BOPO, money supply, ROA

This research is motivated by the rapid asset growth recorded by Islamic Commercial Banks in Indonesia. However, they still face significant fluctuations in profitability (Return on Assets). The phenomenon in the 2016-2024 period shows that a high capital strength (Capital Adequacy Ratio) does not guarantee operational efficiency, considering that the Operating Cost to Operating Income (BOPO) ratio at several banks in KBMI 1 category still exceeds the ideal limit. In addition to internal constraints, the financial performance of Islamic Commercial Banks is also vulnerable to external macroeconomic factors. These external factors, particularly fluctuations in the Money Supply (JUB), affect investment activities and bank operating costs.

The aim of this research is expected to contribute to the science of (1) the influence of Capital Adequacy Ratio (CAR) on Return On Asset (ROA) in Islamic Commercial Banks in Indonesia in 2016-2024; (2) the influence of Operating Costs on Operating Income (BOPO) on Return On Asset (ROA) in Islamic Commercial Banks in Indonesia in 2016-2024; and (3) the influence of the amount of money in circulation on Return On Asset (ROA) in Islamic Commercial Banks in Indonesia in 2016-2024.

The research method used is quantitative research with an associative approach. This type of research uses a sampling technique for sampling. The data source used is secondary data in the form of panel data from the four largest Islamic commercial banks in Indonesia. The research employed panel data regression analysis methods, including the Chow test, Hausman test, classical assumption test, hypothesis test, and coefficient of determination test.

The results of this study indicate that the Capital Adequacy Ratio (CAR), Operating Costs to Operating Income (BOPO), and the money supply simultaneously have a significant influence on Return on Assets (ROA) at the four largest capital Islamic Commercial Banks in Indonesia from 2016 to 2024. The Capital Adequacy Ratio (CAR) partially has no significant effect on Return on Assets (ROA). Meanwhile, Operating Costs to Operating Income (BOPO) and the money supply partially have a negative and significant effect on Return on Assets (ROA).