ABSTRAK

Skripsi berjudul "Pengaruh *Capital Adequacy Ratio* (CAR), Financing to Deposit Ratio (FDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO), terhadap Return On Assets (ROA) pada Bank Umum Syariah Periode 2022-2025" yang ditulis oleh Sindy Sephya Dwi Ayunda, NIM. 1860406221007, Jurusan Bisnis dan Manajemen, Program Studi Manajemen Keuangan Syariah, Fakultas Ekonomi dan Bisnis Islam dengan pembimbing Ayu Febri Puspitasari, M.AB.

Kata kunci: CAR, FDR, BOPO, ROA, Bank Umum Syariah, Regresi Data Panel

Penelitian ini dilatarbelakangi oleh fluktuasi profitabilitas Bank Umum Syariah di Indonesia yang tercermin melalui perubahan nilai *Return on Assets* (ROA) selama periode 2022–2025. Kondisi tersebut menunjukkan bahwa kemampuan BUS dalam menghasilkan laba dari aset yang dimiliki masih menghadapi berbagai tantangan, terutama pada masa pemulihan ekonomi pascapandemi. Profitabilitas bank diduga dipengaruhi oleh faktor internal yang meliputi *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO). Selain itu, masih terdapat perbedaan hasil penelitian terdahulu mengenai pengaruh ketiga variabel tersebut terhadap ROA sehingga diperlukan penelitian lebih lanjut untuk memberikan bukti empiris yang lebih komprehensif pada Bank Umum Syariah di Indonesia.

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Return on Assets* (ROA) pada Bank Umum Syariah periode 2022–2025, baik secara parsial maupun simultan.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode regresi data panel. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan Bank Umum Syariah yang diperoleh dari Otoritas Jasa Keuangan (OJK) dan situs resmi masing-masing bank. Sampel penelitian terdiri atas 14 Bank Umum Syariah yang dipilih menggunakan teknik *purposive sampling* selama periode 2022–2025. Analisis data dilakukan dengan bantuan perangkat lunak EViews 13 melalui pengujian regresi data panel, uji asumsi klasik, uji t, uji F, dan koefisien determinasi untuk mengetahui pengaruh variabel *independen* terhadap *Return on Assets (*ROA).

Hasil penelitian menunjukkan bahwa secara parsial, CAR berpengaruh negatif tetapi tidak signifikan terhadap ROA. FDR berpengaruh positif dan signifikan terhadap ROA. Sedangkan BOPO berpengaruh negatif tetapi tidak signifikan. Secara simultan, ketiga variabel berpengaruh signifikan terhadap ROA Hasil penelitian menunjukkan bahwa variasi Return on Assets (ROA) tidak hanya dipengaruhi oleh variabel CAR, FDR, dan BOPO, tetapi juga oleh faktor-faktor lain di luar model penelitian yang belum diteliti. Penelitian ini menyimpulkan bahwa optimalisasi penyaluran pembiayaan merupakan faktor dominan dalam meningkatkan profitabilitas Bank Umum Syariah, sehingga hasil penelitian ini dapat dijadikan sebagai bahan pertimbangan dalam perumusan strategi pengelolaan modal, likuiditas, dan efisiensi operasional untuk meningkatkan kinerja keuangan secara berkelanjutan.

ABSTRACT

This thesis entitled "The Effect of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and Operating Costs on Operating Income (BOPO), on Return On Assets (ROA), in the Framework of the Formulation of the Profitability Strategy of Sharia Commercial Banks for the 2022-2025 Period" was written by Sindy Sephya Dwi Ayunda, NIM. 1860406221007, Department of Management, Sharia Financial Management Study Program, Faculty of Islamic Management and Business with supervisor Ayu Febri Puspitasari, M.AB.

Keywords: CAR, FDR, BOPO, ROA, Islamic Commercial Banks, Panel Data Regression

This research is motivated by fluctuations in the profitability of Islamic Commercial Banks in Indonesia which is reflected in changes in the value of Return on Assets (ROA) during the 2022–2025 period. This condition shows that BUS's ability to generate profits from its assets still faces various challenges, especially during the post-pandemic economic recovery period. The bank's profitability is allegedly influenced by internal factors which include Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and Operating Costs to Operating Income (BOPO). In addition, there are still differences in the results of previous research regarding the influence of these three variables on ROA, so further research is needed to provide more comprehensive empirical evidence on Sharia Commercial Banks in Indonesia.

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and Operating Costs to Operating Income (BOPO) on Return on Assets (ROA) in Sharia Commercial Banks for the 2022–2025 period, both partially and simultaneously.

This study uses a quantitative approach with the panel data regression method. The data used is secondary data in the form of annual financial statements of Sharia Commercial Banks obtained from the Financial Services Authority (OJK) and the official website of each bank. The research sample consisted of 14 Sharia Commercial Banks selected using purposive sampling techniques during the 2022–2025 period. Data analysis was carried out with the help of EViews 13 software through panel data regression testing, classical assumption test, t-test, F test, and determination coefficient to determine the influence of independent variables on Return on Assets (ROA).

The results showed that partially, CAR had a negative but not significant effect on ROA. FDR has a positive and significant effect on ROA. Meanwhile, BOPO has a negative but not significant effect. Simultaneously, the three variables have a significant effect on ROA The results show that the variation in Return on Assets (ROA) is not only influenced by the variables CAR, FDR, and BOPO, but also by other factors outside the research model that have not been studied. This study concludes that the optimization of financing distribution is the dominant factor in increasing the profitability of Sharia Commercial Banks, so that the results of this study can be used as a consideration in the formulation of capital management, liquidity, and operational efficiency strategies to improve financial performance in a sustainable manner.