ABSTRAK

Skripsi dengan judul "Pengaruh *Financial Leverage*, Biaya Operasional Pendapatan Operasional, *Non Performing Financing*, dan *Financing to Deposit Ratio* Terhadap *Return On Assets* Bank Panin Dubai Syariah Periode 2017-2024" ini ditulis oleh Faaiqotun Naadiya, NIM.1860401221041, dengan pembimbing Rendra Erkhadifa, M.Si

Kata Kunci: *Financial Leverage*, Biaya Operasional Pendapatan Operasional, *Non Performing Financing*, *Financing to Deposit Ratio, Return On Assets*

Penelitian ini dilatarbelakangi oleh pentingnya profitabilitas sebagai indikator utama dalam menilai kinerja keuangan bank syariah, khususnya dalam mengukur kemampuan bank dalam mengelola aset untuk menghasilkan laba. *Return on Assets* merupakan salah satu rasio yang digunakan untuk menilai tingkat profitabilitas tersebut. Rendahnya nilai *Return on Assets* pada Bank Panin Dubai Syariah pada periode 2017-2024 mengindikasikan adanya potensi ketidakefisienan operasional, kurang optimalnya kualitas pembiayaan, serta belum maksimalnya pengelolaan dana pihak ketiga, yang pada akhirnya berdampak pada kemampuan bank dalam menghasilkan keuntungan.

Penelitian ini bertujuan untuk menganalisis pengaruh *Financial Leverage*, Biaya Operasional Pendapatan Operasional, *Non Performing Financing* dan *Financing to Deposit Ratio* terhadap *Return on Assets* pada Bank Panin Dubai Syariah periode 2017-2024. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Data yang digunakan berupa data sekunder yang diperoleh dari laporan keuangan triwulan Bank Panin Dubai Syariah periode 2017-2024. Teknik sampling yang digunakan yaitu *non probability* sampling dengan jenis *purposive sampling*, sehingga diperoleh 32 sampel. Metode analisis yang digunakan adalah regresi robust dan diolah menggunakan *Eviews* 10.

Hasil penelitian menunjukkan bahwa analisis dengan menggunakan regresi *robust* menunjukkan bahwa secara simultan variabel *Financial Leverage*, Biaya Operasional Pendapatan Operasional, *Non Performing Financing*, dan *Financing to Deposit Ratio* paling tidak terdapat salah satu diantara variabel yang berpengaruh terhadap *Return On Assets*. Secara parsial variabel Financial Leverage yang diukur menggunakan *Debt to Equity Ratio* tidak memiliki pengaruh signifikan terhadap *Return On Assets*, sementara variabel Biaya Operasional Pendapatan Operasional, *Non Performing Financing,* dan *Financing to Deposit Ratio* memiliki pengaruh negatif signifikan.

ABSTRACT

The thesis entitled "The Effect of Financial Leverage, Operating Costs, Operating Income, Non-Performing Financing, and Financing to Deposit Ratio on Return on Assets of Bank Panin Dubai Syariah for the Period 2017-2024" was written by Faaiqotun Naadiya, NIM.1860401221041, with the supervisor Rendra Erkhadifa, M.Si**.**

Keywords: Financial Leverage, Operating Expenses Operating Income, Non Performing Financing, Financing to Deposit Ratio, Return On Assets

This research is motivated by the importance of profitability as a key indicator of Islamic bank financial performance and the bank's efficiency in managing assets to generate profits. A low ROA at Panin Dubai Syariah Bank may indicate operational inefficiencies, suboptimal financing quality, or suboptimal management of third-party funds, which impact the bank's ability to generate profits. Therefore, it is important to analyze the factors influencing profitability at Panin Dubai Syariah Bank.

This study aims to determine the factors that influence ROA, such as Financial Leverage, Operating Costs, Operating Income, Non-Performing Financing, and Financing to Deposit Ratio at Panin Dubai Syariah Bank. This study uses a quantitative approach with an associative type. The data used are secondary data obtained from the quarterly financial statements of Panin Dubai Syariah Bank for the period 2017-2024. The sampling technique used is non-probability sampling with a purposive sampling type, resulting in 32 samples. The analysis method used is robust regression and processed using Eviews 10.

The results of the study indicate that the analysis using robust regression shows that simultaneously the variables of Financial Leverage, Operating Costs, Operating Income, Non-Performing Financing, and Financing to Deposit Ratio have at least one of the variables that influence Return on Assets. Partially, the Financial Leverage variable measured using the Debt to Equity Ratio does not have a significant influence on Return on Assets, while the variables of Operating Costs, Operating Income, Non-Performing Financing, and Financing to Deposit Ratio have a significant negative influence.