ABSTRAK

Skripsi ini berjudul "Pengaruh *Non Performing Financing*, *Financing To Deposit* Ratio, Biaya Operasional Pendapatan Operasional, Dan *Capital Adequacy Ratio* Terhadap *Return on Equity* Pada PT. Bank BCA Syariah Periode 2017-2024" ini ditulis oleh Lella Juniva Sari, NIM 1860401222103, pembimbing Citra Mulya Sari, S.E. Sy., M.E.

Kata kunci: *Net Performing Financing*, *Financing To Deposit Ratio*, Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Return on Equity*, PT. Bank BCA Syariah

Kinerja keuangan PT Bank BCA Syariah selama periode 2017–2024 yang tercermin melalui *Return on Equity* (ROE) menunjukkan kondisi fluktuatif, dengan peningkatan signifikan pada dua tahun terakhir, yaitu sebesar 5,2% pada tahun 2023 dan 5,9% pada tahun 2024 yang termasuk kategori cukup baik berdasarkan standar Bank Indonesia. Namun, capaian tersebut belum menunjukkan profitabilitas yang optimal mengingat pertumbuhan aset, dana pihak ketiga, dan laba bersih yang terus meningkat setiap tahunnya, serta didukung oleh pencapaian masuk dalam delapan besar Bank Umum Syariah terbaik tahun 2024 dan perolehan 255 penghargaan selama periode 2017–2024. Kondisi ini menegaskan pentingnya analisis faktor internal yang diduga memengaruhi profitabilitas, mengingat ROE merupakan indikator utama kinerja dan pengembalian bagi pemegang saham. Faktor internal tersebut tercermin dalam rasio keuangan, yaitu NPF, FDR, BOPO, dan CAR.

Penelitian ini bertujuan untuk (1) menguji pengaruh *Non Performing Financing, Financing To Deposit Ratio*, Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio* Terhadap *Return on Equity* Pada PT. Bank BCA Syariah Periode 2017-2024, (2) menguji pengaruh *Non Performing Financing* terhadap *Return on Equity*, (3) menguji pengaruh *Financing To Deposit Ratio* terhadap *Return on Equity*, (4) menguji pengaruh Biaya Operasional Pendapatan Operasional terhadap *Return on Equity*, (5) menguji pengaruh *Capital Adequacy Ratio* terhadap *Return on Equity*.

Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan berupa data sekunder yang diperoleh dari laporan keuangan triwulan pada PT. Bank BCA Syariah Periode 2017-2024. Teknik analisis yang digunakan adalah regresi linear berganda dengan bantuan software Eviews 13.

Hasil penelitian menunjukkan bahwa (1) secara simultan *Non Performing Financing, Financing To Deposit Ratio*, Biaya Operasional Pendapatan Operasional, dan *Capital Adequacy Ratio* berpengaruh positif dan signifikan terhadap *Return on Equity* pada PT. Bank BCA Syariah periode 2017-2024, (2) *Non Performing Financing* berpengaruh negatif dan signifikan terhadap *Return on Equity*, (3) *Financing To Deposit Ratio* tidak berpengaruh terhadap *Return on Equity*, (4) Biaya Operasional Pendapatan Operasional berpengaruh negatif dan signifikan terhadap *Return on Equity*, (5) *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap *Return on Equity*.

ABSTRACT

This undergraduate thesis, entitled "The Effect of Non-Performing Financing, Financing to Deposit Ratio, Operating Costs, Operating Income, and Capital Adequacy Ratio on Return on Equity at PT. Bank BCA Syariah for the 2017-2024 Period," was written by Lella Juniva Sari, Student ID Number 1860401222103, and was supervised by Citra Mulya Sari, S.E. Sy., M.E.

Keywords: Net Performing Financing, Financing to Deposit Ratio, Operating Costs, Operating Income, Capital Adequacy Ratio, Return on Equity, PT. Bank BCA Syariah

The financial performance of PT Bank BCA Syariah during the 2017–2024 period, reflected through Return on Equity (ROE), shows fluctuating conditions, with significant increases in the last two years, namely 5.2% in 2023 and 5.9% in 2024, which are included in the fairly good category according to Bank Indonesia standards. However, this achievement does not yet indicate optimal profitability considering the growth of assets, third-party funds, and net profit that continue to increase every year, and supported by the achievement of being included in the top eight best Sharia Commercial Banks in 2024 and obtaining 255 awards during the 2017–2024 period. This condition emphasizes the importance of analyzing internal factors that are suspected of influencing profitability, considering that ROE is a key indicator of performance and returns for shareholders. These internal factors are reflected in financial ratios, namely NPF, FDR, BOPO, and CAR.

This study aims to (1) examine the effect of Non-Performing Financing, Financing to Deposit Ratio, Operating Expenses to Operating Income, and Capital Adequacy Ratio on Return on Equity at PT. Bank BCA Syariah for the 2017-2024 period, (2) to examine the effect of Non-Performing Financing on Return on Equity, (3) to examine the effect of the Financing to Deposit Ratio on Return on Equity, (4) to examine the effect of Operating Costs and Operating Income on Return on Equity, and (5) to examine the effect of the Capital Adequacy Ratio on Return on Equity.

The research method used was a quantitative approach with an associative research type. The data used were secondary data obtained from the quarterly financial reports of PT. Bank BCA Syariah for the 2017-2024 period. The analysis technique used was multiple linear regression with the assistance of Eviews 13 software.

The results of the study indicate that (1) Non-Performing Financing, Financing to Deposit Ratio, Operating Costs and Operating Income, and Capital Adequacy Ratio simultaneously have a positive and significant effect on Return on Equity at PT. Bank BCA Syariah for the 2017-2024 period, (2) Non-Performing Financing has a negative and significant effect on Return on Equity, (3) Financing to Deposit Ratio has no effect on Return on Equity, (4) Operating Costs Operating Income has a negative and significant effect on Return on Equity, (5) Capital Adequacy Ratio has a negative and significant effect on Return on Equity.