

ABSTRAK

Skripsi dengan judul “Pengaruh *Net Operating Margin*, *Non Performing Financing*, dan *Capital Adequacy Ratio* terhadap *Return On Assets* pada Bank Umum Syariah di Indonesia Periode 2018–2024” ini ditulis oleh Hasna Aulia Rahmawati, NIM 1860401222102, dengan pembimbing Risdiana Himmati, M.Si.

Kata Kunci: *Net Operating Margin*, *Non Performing Financing*, *Capital Adequacy Ratio*, *Return On Assets*

Penelitian ini dilatarbelakangi oleh tingkat *Return On Assets* (ROA) pada Bank Umum Syariah yang mengalami fluktuasi selama periode 2018–2024. Kondisi ini menunjukkan bahwa efektivitas bank dalam memanfaatkan total aset untuk menghasilkan laba belum sepenuhnya optimal. Untuk menjaga tingkat ROA, diperlukan analisis terhadap faktor-faktor internal yang memengaruhinya, seperti *Net Operating Margin*, *Non Performing Financing*, dan *Capital Adequacy Ratio*. Analisis terhadap ketiga faktor ini penting dilakukan untuk mengetahui sejauh mana pengaruhnya terhadap ROA, sehingga dapat menjadi dasar bagi manajemen Bank Umum Syariah dalam meningkatkan efektivitas pengelolaan aset dan menjaga stabilitas kinerja keuangan.

Penelitian ini bertujuan untuk mengetahui pengaruh jangka panjang dan jangka pendek dari *Net Operating Margin*, *Non Performing Financing*, dan *Capital Adequacy Ratio* terhadap *Return On Assets* pada Bank Umum Syariah di Indonesia selama periode 2018–2024. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data yang digunakan adalah data sekunder yang diperoleh dari Otoritas Jasa Keuangan (OJK). Data penelitian berupa data *timeseries* laporan keuangan bulanan Bank Umum Syariah dalam laporan Statistik Perbankan Indonesia periode 2018–2024. Teknik analisis yang digunakan adalah *Error Correction Model* (ECM) untuk melihat pengaruh variabel dalam jangka panjang maupun jangka pendek dengan bantuan software EViews 12.

Hasil penelitian menunjukkan bahwa *Net Operating Margin*, *Non Performing Financing*, dan *Capital Adequacy Ratio* secara simultan berpengaruh terhadap *Return On Assets* pada Bank Umum Syariah di Indonesia periode 2018–2024 dalam jangka panjang dan jangka pendek. Secara parsial, *Net Operating Margin* berpengaruh terhadap *Return On Assets* pada Bank Umum Syariah selama periode 2018–2024, baik dalam jangka panjang maupun jangka pendek, sedangkan *Non Performing Financing* tidak berpengaruh terhadap *Return On Assets* pada Bank Umum Syariah selama periode 2018–2024, baik dalam jangka panjang maupun jangka pendek. Sementara itu, *Capital Adequacy Ratio* berpengaruh signifikan terhadap *Return On Assets* pada Bank Umum Syariah selama periode 2018–2024 dalam jangka pendek dan tidak berpengaruh dalam jangka panjang.

ABSTRACT

The thesis entitled “The Effect of Net Operating Margin, Non Performing Financing, and Capital Adequacy Ratio on Return on Assets at Islamic Commercial Banks in Indonesia for the Period 2018–2024” was written by Hasna Aulia Rahmawati, NIM. 1860401222102, supervised by Risdiana Himmati, M.Si.

Keywords: Net Operating Margin, Non Performing Financing, Capital Adequacy Ratio, Return On Assets

This study was motivated by the fluctuations in the Return On Assets (ROA) of Islamic Commercial Banks during the period 2018–2024. This condition indicates that the effectiveness of banks in utilizing total assets to generate profits is not yet fully optimal. To maintain the ROA level, it is necessary to analyze the internal factors that influence it, such as Net Operating Margin, Non-Performing Financing, and Capital Adequacy Ratio. Analysis of these three factors is important to determine the extent of their influence on ROA, so that it can be used as a basis for Islamic Commercial Bank management in improving the effectiveness of asset management and maintaining financial performance stability.

This study aims to determine the long-term and short-term effects of Net Operating Margin, Non-Performing Financing, and Capital Adequacy Ratio on Return On Assets in Islamic Commercial Banks in Indonesia during the period 2018–2024. This study uses a quantitative approach with an associative research type. The data source used is secondary data obtained from Otoritas Jasa Keuangan (OJK). The research data consists of time series data from the monthly financial reports of Islamic Commercial Banks in the Indonesian Banking Statistics report for the period 2018–2024. The analysis technique used is the Error Correction Model (ECM) to see the long-term and short-term effects of variables with the help of EViews 12 software.

The results of the study indicate that Net Operating Margin, Non-Performing Financing, and Capital Adequacy Ratio simultaneously affect Return On Assets at Islamic Commercial Banks in Indonesia for the period 2018-2024 in the long and short term. Partially, Net Operating Margin affects Return On Assets in Islamic Commercial Banks during the 2018-2024 period, both in the long and short term, while Non-Performing Financing does not affect Return On Assets in Islamic Commercial Banks during the 2018-2024 period, both in the long and short term. Meanwhile, the Capital Adequacy Ratio significantly affects the Return on Assets of Islamic Commercial Banks during the 2018–2024 period in the short term and has no effect in the long term.