

**PENGARUH BIAYA OPERASIONAL PENDAPATAN OPERASIONAL
(BOPO), *NON-PERFORMING FINANCING* (NPF) DAN *FINANCING TO
DEPOSIT RATIO* (FDR) TERHADAP PROFITABILITAS (ROA)
BANK BJB SYARIAH KOTA BANDUNG TAHUN 2017-2021**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui biaya operasional pendapatan operasional, *non performing financing* dan *financing to deposit ratio* pada Bank BJB Syariah Kota Bandung. Serta menguji bagaimana pengaruh biaya operasional pendapatan operasional, *non performing financing* dan *financing to deposit ratio* terhadap profitabilitas (*return on assets*) pada bank BJB Syariah Kota Bandung.

Penelitian ini menggunakan metode analisis kuantitatif dengan pendekatan deskriptif dan verifikatif. Populasi penelitian ini adalah laporan keuangan Bank BJB Syariah Kota Bandung. Prosedur pengambilan sampel menggunakan teknik *non-probability sampling* dengan sampel yang terdiri dari 20 laporan keuangan triwulan Bank BJB Syariah. Metode analisis data menggunakan uji regresi linear berganda dan uji hipotesis.

Hasil penelitian ini menunjukkan bahwa variabel biaya operasional pendapatan operasional (BOPO) berpengaruh negatif terhadap profitabilitas (ROA) Bank BJB Syariah. Sedangkan variabel *non performing financing* (NPF) dan *financing to deposit ratio* (FDR) tidak berpengaruh terhadap profitabilitas (ROA) Bank BJB Syariah.

Kata kunci : Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), *Return On Assets* (ROA).

***THE EFFECT OF OPERATING COSTS OF OPERATING INCOME (BOPO),
NON-PERFORMING FINANCING (NPF) AND FINANCING TO DEPOSIT
RATIO (FDR) ON THE PROFITABILITY (ROA) OF BANK BJB SYARIAH
IN BANDUNG IN 2017-2021***

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ABSTRACT

This study aims to determine the operational costs of operating income, non-performing financing and financing to deposit ratio at Bank BJB Syariah in Bandung. And examining the effect of operating costs, operating income, non-performing financing, and financing to deposit ratio on the profitability (Return On Assets) of bank BJB Syariah in Bandung.

This research uses quantitative analysis methods with descriptive and verificative approaches. The population of this study is the financial statements of Bank BJB Syariah in Bandung. The sampling procedure uses non-probability sampling techniques with samples consisting of 20 quarterly financial statements of Bank BJB Syariah. The data analysis method uses multiple linear regression tests and hypothesis tests.

The results of this study show that the variable operating cost of operating income (BOPO) has a significant negative effect on the profitability (ROA) of Bank BJB Syariah. Meanwhile, non-performing financing (NPF) and financing to deposit ratio (FDR) variables do not have a significant effect on the profitability (ROA) of Bank BJB Syariah.

Keywords : : Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), Operating Costs of Operating Income (BOPO), Return On Assets (ROA).