

ABSTRAK

Risa Anisaa Septianur: Pengaruh *Non Performing Financing (NPF)* dan *Beban Operasional Dan Pendapatan Operasional (BOPO)* terhadap *Return On Assets (ROA)* pada PT. Bank Jabar Banten Syariah Periode 2011-2020

Penelitian ini dilatarbelakangi oleh *Return On Assets (ROA)* yang dimiliki oleh PT. Bank Jabar Banten Syariah terbilang kecil daripada rata-rata industri perbankan dan juga berfluktuasi setiap tahunnya. Peneliti menggunakan dua indikator yang diduga mempengaruhi *Return On Assets (ROA)* yaitu *Non Performing Financing (NPF)* dan *Beban Operasional Dan Pendapatan Operasional (BOPO)*.

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *Non Performing Financing (NPF)* secara parsial terhadap *Return On Assets (ROA)* pada PT. Bank Jabar Banten Syariah; pengaruh *Beban Operasional Dan Pendapatan Operasional (BOPO)* secara parsial terhadap *Return On Assets (ROA)* pada PT. Bank Jabar Banten Syariah; pengaruh *Non Performing Financing (NPF)* dan *Beban Operasional Dan Pendapatan Operasional (BOPO)* secara simultan terhadap *Return On Assets (ROA)*.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dengan pendekatan kuantitatif. Data yang digunakan adalah data sekunder yang diperoleh dari laporan publikasi PT. Bank Jabar Banten Syariah periode 2011-2020. Teknik analisis yang digunakan adalah dengan analisis regresi sederhana dan regresi berganda, korelasi *pearson product moment* dan korelasi berganda, koefisien determinasi, serta analisis uji hipotesis (uji *t* dan uji *f*).

Hasil penelitian menunjukkan bahwa secara parsial *Non Performing Financing (NPF)* berpengaruh terhadap *Return On Assets (ROA)*, hal ini ditunjukkan dengan nilai t 7.129 > 2.306 dan koefisien determinasi sebesar 86.4%. Secara parsial *Beban Operasional Dan Pendapatan Operasional (BOPO)* berpengaruh terhadap *Return On Assets (ROA)*, hal ini ditunjukkan dengan nilai t 4.460 > 2.306 dan koefisien determinasi sebesar 71.3%. Kemudian secara simultan *Non Performing Financing (NPF)* dan *Beban Operasional Dan Pendapatan Operasional (BOPO)* berpengaruh signifikan terhadap *return* saham, hal ini ditunjukkan oleh nilai f hitung 22.243 > 4,07 dan koefisien determinasi sebesar 86.4% pada PT. Bank Jabar Banten Syariah periode 2011-2020.

Kata Kunci: *Non Performing Financing (NPF)*, *Beban Operasional Dan Pendapatan Operasional (BOPO)*, *Return On Assets (ROA)*, BJBS

ABSTRAK

Risa Anisa Septianur: Effect of Non Performing Financing (NPF) and Operating Expenses and Operating Income (BOPO) on Return On Assets (ROA) in PT. Bank Jabar Banten Syariah period 2011-2020

This research is motivated by Return On Assets (ROA) owned by PT. Bank Jabar Banten Syariah is relatively small compared to the average banking industry and also fluctuates every year. Researchers used two indicators that are suspected of affecting Return On Assets (ROA), namely Non Performing Financing (NPF) and Operating Expenses and Operating Income (BOPO).

This study aims to determine and analyze the effect of Non-Performing Financing (NPF) partially on Return On Assets (ROA) in PT. Bank Jabar Banten Syariah; the effect of Operating Expenses and Operating Income (BOPO) partially on the Return On Assets (ROA) in PT. Bank Jabar Banten Syariah; the effect of Non Performing Financing (NPF) and Operating Expenses and Operating Income (BOPO) simultaneously on Return On Assets (ROA).

The method used in this study is a descriptive method with a quantitative approach. The data used is secondary data obtained from the publication report of PT. Bank Jabar Banten Syariah for the period 2011-2020. The analysis techniques used are simple regression analysis and multiple regression, pearson product moment correlation and multiple correlation, coefficient of determination, and hypothesis test analysis (t test and f test).

The results showed that non-performing financing (NPF) partially affects the Return On Assets (ROA), this is shown with a value of $t_{7,129} > 2,306$ and a coefficient of determination of 86.4%. Partially, Operating Expenses and Operating Income (BOPO) affect the Return On Assets (ROA), this is indicated by a value of $t_{4,460} > 2,306$ and a coefficient of determination of 71.3%. Then simultaneously Non Performing Financing (NPF) and Operating Expenses and Operating Income (BOPO) have a significant effect on stock returns, this is shown by the calculated f value of $22,243 > 4.07$ and a coefficient of determination of 86.4% in PT. Bank Jabar Banten Syariah for the period 2011-2020.

Keywords: *Non Performing Financing (NPF), Operating Expenses And Operating Income (BOPO), Return On Assets (ROA), BJBS*