# **ABSTRAK**

Penelitian ini dilakukan bertujuan untuk mengetahui perolehan hasil analisis mengenai pengaruh *Fee Based Income, Capital Adequacy Ratio* dan *Financing To Deposit Ratio* terhadap *Return On Assets* pada PT.Bank Muamalat Indonesia Periode 2016-2023. Penelitian ini menggunakan metode kuantitatif dengan menggunakan SPSS 23. Pengumpulan data menggunakan data sekunder dalam bentuk *time series* yakni serangkaian data yang diperoleh dari laporan keuangan *triwulan* Bank Muamalat Indonesia periode 2016-2023. Sampel dalam penelitian ini berjumlah 32 data dengan menggunakan teknik pengambilan sampel berdasarkan *purposive sampling* dan menggunaka metode pengambilan sampel *Non-probability sampling*.

Kemudian pada penelitian ini dilakukan analisis dengan data yang ada menggunakan Uji Analisis Statistik Deskriptif, Uji Asumsi Klasik, Analisis Regresi Linier Berganda dan pengujian menggunan Uji Hipotesis. Hasil penelitian ini menunjukkan bahwa secara parsial variabel *fee based income* terdapat pengaruh negatif terhadap variabel *return on assets* sedangkan *capital adequacy ratio* dan *financing to deposit ratio* secara parsial berpengaruh positif signifikan terhadap *return on assets* pada PT.Bank Muamalat Indonesia.

**Kata kunci: Fee Based Income, Capital Adequacy Ratio, Financing To Deposit Ratio dan Retun On Assets**

# ***ABSTRACT***

*This study was conducted with the aim of finding out the results of the analysis of the effect of Fee Based Income, Capital Adequacy Ratio and Financing To Deposit Ratio on Return On Assets at PT. Bank Muamalat Indonesia for the 2016-2023 period. This study uses a quantitative method using SPSS 23. Data collection uses secondary data in the form of time series, namely a series of data obtained from the quarterly financial statements of Bank Muamalat Indonesia for the 2016-2023 period. The sample in this study amounted to 32 data using a sampling technique based on purposive sampling and using a non-probability sampling method.*

*Then in this study, an analysis was conducted with the existing data using Descriptive Statistical Analysis Test, Classical Assumption Test, Multiple Linear Regression Analysis and testing using Hypothesis Test. The results of this study indicate that partially the fee based income variable has a negative effect on the return on assets variable while the capital adequacy ratio and financing to deposit ratio partially have a significant positive effect on the return on assets at PT. Bank Muamalat Indonesia.*

***Keywords: Fee Based Income, Capital Adequacy Ratio, Financing To Deposit Ratio dan Retun On Assets***