

ABSTRAK

Pengaruh *Net Operating Margin* (NOM), Biaya Operasional Pendapatan Operasional (BOPO) dan *Financing to Deposit Ratio* (FDR) Terhadap Profitabilitas Pada Bank Umum Syariah Periode 2021-2023

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Profitabilitas merupakan indikator utama dalam menilai kinerja keuangan serta keberlanjutan operasional sebuah bank. Namun, selama periode 2021–2023, industri perbankan syariah di Indonesia menghadapi berbagai tantangan, terutama terkait efisiensi operasional dan pengelolaan pembiayaan. Tantangan ini terlihat dari tidak stabilnya nilai *Net Operating Margin* (NOM), tingginya rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO), serta ketidakseimbangan *Financing to Deposit Ratio* (FDR). Kondisi tersebut menimbulkan pertanyaan mengenai sejauh mana ketiga faktor tersebut memengaruhi tingkat profitabilitas bank umum syariah. Hal ini menjadi penting untuk diteliti, mengingat efisiensi operasional dan pengelolaan dana yang baik sangat berperan dalam meningkatkan laba bank.

Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan keuangan tahunan Bank Umum Syariah periode 2021–2023, yang dipublikasikan melalui situs resmi Otoritas Jasa Keuangan (OJK). Objek dalam penelitian ini adalah seluruh Bank Umum Syariah yang beroperasi selama periode tersebut. Pemilihan sampel dilakukan dengan metode *purposive sampling*, sehingga diperoleh 10 Bank Umum Syariah yang memenuhi kriteria penelitian. Data yang terkumpul kemudian diolah menggunakan aplikasi IBM SPSS versi 30.0 tahun 2024. Teknik analisis data yang digunakan meliputi analisis statistik deskriptif, uji asumsi klasik, analisis regresi linier berganda, uji hipotesis, serta uji koefisien determinasi (R^2).

Hasil penelitian ini menunjukkan bahwa secara parsial variabel *Net Operating Margin* (NOM) berpengaruh signifikan terhadap Profitabilitas (ROA). Sedangkan variabel Biaya Operasional Pendapatan Operasional (BOPO) dan *Financing to Deposit Ratio* (FDR) tidak berpengaruh terhadap Profitabilitas (ROA).

Kata kunci : *Net Operating Margin* (NOM), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), Profitabilitas

ABSTRACT

The Effect of Net Operating Margin (NOM), Operating Cost of Operating Income (BOPO) and Financing to Deposit Ratio (FDR) on Profitability at Islamic Commercial Banks for the period 2021-2023 “

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Profitability is a key indicator in assessing the financial performance and operational sustainability of a bank. However, during the 2021-2023 period, the Islamic banking industry in Indonesia faced various challenges, especially regarding operational efficiency and financing management. This challenge can be seen from the unstable value of the Net Operating Margin (NOM), the high ratio of Operating Expenses to Operating Income (BOPO), and the imbalance in the Financing to Deposit Ratio (FDR). These conditions raise questions about the extent to which these three factors affect the level of profitability of Islamic commercial banks. This is important to study, considering that operational efficiency and good fund management play a role in increasing bank profits.

This study uses a quantitative approach with secondary data obtained from the annual financial statements of Islamic Commercial Banks for the 2021-2023 period, which are published on the official website of the Financial Services Authority (OJK). The object of this research is all Islamic Commercial Banks operating during that period. The sample selection was carried out using purposive sampling method, so that 10 Islamic Commercial Banks were obtained that met the research criteria. The data collected was then processed using the IBM SPSS version 30.0 application in 2024. The data analysis techniques used include descriptive statistical analysis, classical assumption test, multiple linear regression analysis, hypothesis testing, and coefficient of determination (R^2) test.

The results of this study indicate that partially the Net Operating Margin (NOM) variable has a significant effect on Profitability (ROA). While the variable Operating Cost of Operating Income (BOPO) and Financing to Deposit Ratio (FDR) has no effect on Profitability (ROA).

Keywords: *Net Operating Margin (NOM), Operating Expenses Operating Income (BOPO), Financing to Deposit Ratio (FDR), Profitability*