

Meilinda Yunita (2023), Pengaruh Biaya Operasional Pendapatan Operasional (BOPO) dan Capital Adequacy Ratio (CAR) Terhadap Kinerja Keuangan Pada Perbankan Syariah yang Terdaftar di Bursa Efek Indonesia Periode 2018-2022 Di Bawah Bimbingan **Erfin Mardalena, S.E., M.SI.** Dan **Rani Anwar, S.Pd., M.M.** Skripsi ini membahas tentang pengaruh Biaya Operasional Pendapatan Operasional Terhadap Kinerja Keuangan Pada Perbankan Syariah yang Terdaftar di Bursa Efek Indonesia Periode 2018-2022. Populasi pada penelitian ini adalah 4 Perbankan Syariah yang Terdaftar di Bursa Efek Indonesia periode 2018-2022 dan Sampel pada penelitian ini ada 3 Perbankan Syariah yang terdaftar di Bursa Efek Indonesia Periode 2018-2022 Pengambilan sampel dalam penelitian dilakukan dengan pertimbangan atau criteria tertentu atau secara *purposive sampling*. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif dengan menggunakan alat analisis Regresi Data Panel. Setelah dilakukan penelitian didapatkan hasil bahwa Biaya Operasional Pendapatan Operasional (BOPO) dan Capital Adequacy Ratio (CAR) secara simultan berpengaruh signifikan terhadap Kinerja Keuangan (ROA) Pada Perbankan Syariah yang Terdaftar di Bursa Efek Indonesia Periode 2018-2022. Hal tersebut dapat dilihat pada hasil perhitungan Uji F diperoleh nilai F-hitung (28,38458) > F-tabel (3,885294). Secara parsial BOPO berpengaruh signifikan terhadap Kinerja Keuangan (ROA) Hal tersebut dapat dilihat pada hasil perhitungan Uji T diperoleh nilai t-hitung BOPO (X1) sebesar (-6,869905) > t-tabel (-2,178813), CAR tidak berpengaruh signifikan terhadap ROA tersebut dapat dilihat pada hasil perhitungan Uji T diperoleh nilai t-hitung (2,040049) < t-tabel (2,178813). Hasil analisis koefisien determinasi besarnya koefisien determinasi Adjusted R-Square sebesar 91,9053%. Hal ini menunjukkan bahwa kemampuan variabel Biaya Operasional Pendapatan Operasional (BOPO) dan Capital Adequacy Ratio (CAR) dalam menjelaskan variasi Kinerja Keuangan (ROA) sebesar 91,9053% sedangkan sisanya 8,0947% dipengaruhi oleh variabel lain yang tidak diteliti.

Kata Kunci : BOPO, CAR dan Kinerja Keuangan (ROA).

ABSTRACT

Meilinda Yunita (2023), The Influence of Operating Costs, Operating Income (BOPO) and Capital Adequacy Ratio (CAR) on Financial Performance in Sharia Banking Listed on the Indonesian Stock Exchange for the 2018-2022 Period. Under the Guidance of **Erfin**

Mardalena, S.E., M.Si. And Rani Anwar, S.Pd., M.M. This research discussed the influence of operational costs on operational income on financial performance in sharia banking listed on the Indonesian Stock Exchange for the 2018-2022 period. The population in this study was 4 Sharia Banks registered on the Indonesia Stock Exchange for the 2018-2022 period and the samples in this study were 3 Sharia Banks listed on the Indonesia Stock Exchange for the 2018-2022 Period. Sampling in the research was carried out with certain considerations or criteria or purposively sampling. The method used in this research was a quantitative method using Panel Data Regression analysis tools. After conducting research, the results showed that Operational Costs, Operational Income (BOPO) and Capital Adequacy Ratio (CAR) simultaneously had a significant influence on Financial Performance (ROA) in Sharia Banking Listed on the Indonesia Stock Exchange for the 2018-2022 period. This could be seen in the results of the F Test calculation, the F-count value (28.38458) > F-table (3.885294). Partially, BOPO had a significant influence on Financial Performance (ROA). This could be seen in the results of the T Test calculation which showed that the BOPO t-calculated value (X1) was (-6.869905) > t-table (-2.178813), CAR was not significant influenced on ROA could be seen in the results of the T test calculation, which showed that the t-count value was (2.040049) < t-table (2.178813). The results of the analysis of the coefficient of determination, the Ajusted R-Square coefficient of determination, was 91.9053%. This showed that the ability of the variables Operational Costs, Operational Income (BOPO) and Capital Adequacy Ratio (CAR) in explaining variations in Financial Performance (ROA) was 91.9053%, while the remaining 8.0947% was influenced by other variables that were not studied.

Keyword: BOPO,CAR and ROA