

## ABSTRAK

**Riska Nur Baeti, 2022, Pengaruh Kecukupan Modal, Kualitas Aktiva produktif Dan Likuiditas Terhadap *Return On Asset* (ROA) Pada PT. Bank Muamalat Indonesia, Tbk.**

*Return On Asset* pada Bank Muamalat Indonesia pada periode 2012-2020 cenderung mengalami penurunan, tetapi pada periode yang sama nilai dari faktor yang mempengaruhi pforitabilitas yaitu *Capital Adequacy Ratio*, *Non Performing Financing* dan *Financing to Deposit Ratio* tidak sesuai dengan naik turunnya *Return On Asset* hal tersebut menandakan adanya fenomena gap antara teori dan data yang ada. Tujuan penelitian ini yaitu untuk mengetahui bagaimana pengaruh kecukupan modal (*Capital Adequacy Ratio*), kualitas aktiva produktif (*Non Performing Financing*) dan likuiditas (*Financing to Deposit Ratio*) terhadap *Return On Asset* pada Bank Muamalat Indonesia baik secara parsial maupun simultan.

Penelitian ini menggunakan metode deskriptif kuantitatif. Teknik pengumpulan data penelitian ini menggunakan data sekunder yaitu laporan keuangan Bank Muamalat Indonesia dengan menggunakan data perkuartal selama periode Januari 2012-Desember 2020 dan teknik analisis data menggunakan koefisien korelasi, koefisien determinasi dan analisis regresi.

Hasil penelitian diperoleh bahwa: 1) *Capital Adequacy Ratio* berpengaruh terhadap *Return On Asset* dengan besar pengaruh berdasarkan koefisien determinasi sebesar 9%. 2) *Non Performing Financing* berpengaruh terhadap *Return On Asset* dengan besar pengaruh berdasarkan koefisien determinasi sebesar 22,3%. 3) *Financing to Deposit Ratio* berpengaruh terhadap *Return On Asset* dengan besar pengaruh berdasarkan koefisien determinasi sebesar 48,1% 4). *Capital Adequacy Ratio*, *Non Performing Financing* dan *Financing to Deposit Ratio* berpengaruh secara simultan terhadap *Return On Asset* berdasarkan nilai koefisien determinasi sebesar 61,8 %.

**Kata Kunci:** Kecukupan Modal, Kualitas Aktiva produktif, Likuiditas, *Return On Asset*

## ABSTRACT

**Riska Nur Baeti, 2022, *The Influence of Capital Adequacy, Quality of Productive Assets and Liquidity on Return On Assets (ROA) on PT. Bank Muamalat Indonesia, Tbk.***

*Return On Asset at Bank Muamalat Indonesia in the 2012-2020 period tends to decrease, but in the same period the value of factors that affect profitability, namely Capital Adequacy Ratio, Non Performing Financing and Financing to Deposit Ratio is not in accordance with the ups and downs of Return On Assets, this indicates a gap phenomenon between theory and existing data. The purpose of this study is to find out how the influence of capital adequacy ratio, the quality of productive assets (Non Performing Financing) and liquidity (Financing to Deposit Ratio) on Return On Assets at Bank Muamalat Indonesia both partially or simultaneously..*

*This research uses quantitative descriptive methods. This research data collection technique uses secondary data, namely Bank Muamalat Indonesia's financial report using percussory data during the period January 2012-December 2020 and data analysis techniques using correlation coefficients, determination coefficients and regression analysis.*

*The results of the study obtained that: 1) Capital Adequacy Ratio affects Return On Assets with a large influence based on a coefficient of determination is 9%. 2) Non Performing Financing affects Return On Assets with a large influence based on a coefficient of determination is 22.3%. 3) Financing to Deposit Ratio affects Return On Assets with a large influence based on a coefficient of determination is 48.1%. 4). Capital Adequacy Ratio, Non Performing Financing and Financing to Deposit Ratio have a simultaneous effect on Return On Asset based on a determination coefficient is 61.8%.*

**Keywords:** *Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Return On Asset*