

## ABSTRAK

**Salma Mulya Anugerah. 221002072. “Pengaruh Kewajiban Penyediaan Modal Minimum, *Net Imbalan*, *Net Operating Margin* terhadap *Return on Asset* pada Bank Umum Syariah di Indonesia periode 2020-2024”. Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.**

Pertumbuhan Bank Umum Syariah semakin pesat diikuti dengan peningkatan kinerja keuangan yang tercermin dalam profitabilitas termasuk *Return on Asset*, peningkatan tersebut dipengaruhi oleh permodalan, imbal hasil dan efisiensi operasional. Namun, secara empiris ditemukan adanya ketidaksesuaian dengan teori. Maka, tujuan penelitian ini adalah untuk mengetahui pengaruh Kewajiban Penyediaan Modal Minimum, *Net Imbalan* dan *Net Operating Margin* terhadap *Return on Asset* pada Bank Umum Syariah di Indonesia periode 2020 - 2024.

Metode yang digunakan pada penelitian ini adalah kuantitatif. Sumber data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank Umum Syariah periode 2020-2024 dengan total 100 data dari lima Bank Umum Syariah yang dipilih melalui *purposive sampling*. Teknik analisis data menggunakan data panel dan alat analisis data Eviews 12.

Hasil penelitian menunjukkan bahwa berdasarkan uji statistik F variabel independen Kewajiban Penyediaan Modal Minimum, *Net Imbalan* dan *Net Operating Margin* berpengaruh signifikan terhadap *Return on Asset* secara simultan. Berdasarkan uji t variabel Kewajiban Penyediaan Modal Minimum memperoleh nilai koefisien sebesar -0,000120 dan nilai signifikansi 0,2273 > 0,05, variabel *Net Imbalan* memperoleh nilai koefisien sebesar 0,086575 dan nilai signifikansi 0,0007 < 0,05, variabel *Net Operating Margin* memperoleh nilai koefisien sebesar 1,043876 dan nilai signifikansi 0,0000 < 0,05. Berdasarkan hasil uji maka dapat disimpulkan bahwa variabel Kewajiban Penyediaan Modal Minimum tidak berpengaruh signifikan terhadap *Return on Asset*, sedangkan variabel *Net Imbalan* dan *Net Operating Margin* berpengaruh signifikan terhadap *Return on Asset* pada Bank Umum Syariah di Indonesia periode 2020-2024.

Temuan ini menekankan pentingnya pengelolaan modal disalurkan pada asset produktif untuk meningkatkan profitabilitas bank syariah, dan bank mampu mempertahankan rasio *Net Imbalan* dan *Net Operating Margin*.

**Kata Kunci:** Kewajiban Penyediaan Modal Minimum, *Net Imbalan*, *Net Operating Margin*, *Return on Asset*, Bank Umum Syariah.

## **ABSTRACT**

**Salma Mulya Anugerah. 221002072. "The Effect of Minimum Capital Provision, Net Remuneration, Net Operating Margin on Return on Asset at Sharia Commercial Banks in Indonesia for the 2020-2024 period". Islamic Economics Study Program, Faculty of Islamic Studies, University of Siliwangi.**

*The growth of Sharia Commercial Banks is increasingly rapid followed by an increase in financial performance which is reflected in profitability. Includes Return on Asset, the increase is influenced by capital, yield and operational efficiency. However, empirically it was found that there was a discrepancy with the theory. Therefore, the purpose of this study is to determine the effect of Minimum Capital Provision Obligation, Net Return and Net Operating Margin on Return on Asset in Sharia Commercial Banks in Indonesia for the 2020-2024 period.*

*The method used in this study is quantitative. The data source used is a secondary data source obtained from the quarterly report of Sharia Commercial Banks for the 2020-2024 period with a total of 100 data from five Sharia Commercial Banks selected through purposive sampling. The data analysis technique uses panel data and using Eviews 12 data processing.*

*The results of the study show that based on the statistical test of F, the independent variable of Minimum Capital Provision, Net Return and Net Operating Margin have a significant effect on Return on Asset simultaneously. Based on the t-test, the variable of Minimum Capital Provision Obligation obtained a coefficient value of -0,000120 and a significance value of 0,2273 > 0,05, the variable of Net Remuneration obtained a coefficient value of 0.086575 and a significance value of 0,0007 < 0,05, the variable of Net Operating Margin obtained a coefficient value of 1,043876 and a significance value of 0,0000 < 0,05. Based on the test results, it can be concluded that the variable Minimum Capital Provision Obligation has no significant effect on Return on Asset, while the variables Net Reward and Net Operating Margin have a significant effect on Return on Asset at Indonesian Sharia Commercial Banks for the 2020-2024 period*

*These findings emphasize the importance of capital management being channeled to productive assets to increase the profitability of Islamic banks, and banks are able to maintain Net Return and Net Operating Margin ratios.*

**Keywords:** *Minimum Capital Provision Obligation, Net Reward, Net Operating Margin, Return on Asset, Sharia Commercial Bank.*