

## **ABSTRAK**

*NANI SUSANTI LASE. 2019150062, 2023. Pengaruh Asset Utilization Ratio (AUR) terhadap Return On Asset (ROA) pada Bank Tabungan Pensiunan Nasional Syariah periode 2018-2021. Pembimbing : Pak M. YUSUF SE, M.Si*

Penelitian ini bertujuan Untuk mengetahui bagaimana pengaruh Asset Utilization Ratio (AUR) terhadap Return On Assets (ROA) pada Bank Tabungan Pensiunan Nasional (BTPN) Syariah periode 2018-2021. Alasan dipilihnya ROA karena rasio tersebut merupakan rasio utama untuk mengukur tingkat profitabilitas atau rentabilitas suatu bank. Ada beberapa faktor yang dapat mempengaruhi naik turunnya ROA diantaranya adalah Asset Utilization Rasio. Metode penelitian yang digunakan adalah penelitian kuantitatif. Metode yang digunakan dalam penelitian ini adalah analisis deskriptif, analisis asumsi klasik (uji normalitas, Uji Heterokedastisitas, Uji Multikolinearitas, Uji Linearitas), analisis regresi, dan uji t. Berdasarkan hasil penelitian menunjukkan bahwa  $H_0$  ditolak dan  $H_a$  diterima yang artinya ada pengaruh Asset utilization ratio terhadap Return on assets.

**Kata kunci** : Asset utilization ratio, Return on assets, Bank Tabungan Pensiunan Nasional Syariah.

## **ABSTRACT**

*NANI SUSANTI LASE. 2019150062, 2023. Effect of Asset Utilization Ratio (AUR) on Return On Assets (ROA) at the Sharia National Pension Savings Bank for the 2018-2021 period. Advisor : Mr. M. YUSUF SE, M.Sc*

This study aims to find out how the influence of the Asset Utilization Ratio (AUR) on Return On Assets (ROA) at the Sharia National Pension Savings Bank (BTPN) for the 2018-2021 period. The reason for choosing ROA is because this ratio is the main ratio for measuring the level of profitability or profitibility of a bank. There are several factors that can affect the rise and fall of ROA, including the Asset Utilization Ratio. The research method used is quantitative research. The method used in this research is descriptive analysis, classical assumption analysis (normality test, heteroscedasticity test, multicollinearity test, linearity test), regression analysis, and t test. Based on the results of the study, it shows that  $H_0$  is rejected and  $H_a$  is accepted, which means that there is an influence on the Asset utilization ratio on Return on assets.

**Keywords** : Asset utilization ratio, Return on assets, Islamic National Pension Savings Bank.

