

ABSTRAKSI

Judul penelitian ini adalah Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR) dan Efisiensi Operasional (BOPO) Terhadap Profitabilitas (*Return On Assets*) Pada Bank Umum Syariah Yang Terdaftar di Bank Indonesia Tahun 2012-2016.

Latar belakang dalam penelitian ini yaitu adanya penurunan secara signifikan *Return On Assets* Perbankan syariah pada tahun 2014, serta terdapat perbedaan antar teori dan realita mengenai hubungan variabel *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR) dan Efisiensi Operasional (BOPO) Terhadap Profitabilitas (*Return On Assets*) Pada Bank Umum Syariah.

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap Profitabilitas pada Bank Umum Syariah di Indonesia yang diprosikan dengan *Return on Asset* (ROA).

Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah dengan teknik *Purposive Sampling* dengan kriteria Bank Umum Syariah yang konsisten mempublikasikan laporan keuangan triwulan secara periodik selama tahun 2012-2016. Data yang digunakan dalam penelitian ini diperoleh dari laporan keuangan triwulan pada *website* Bank Umum Syariah dengan sampel sebanyak 11 Bank Umum Syariah. Metode analisis data dalam penelitian ini dengan Analisis Regresi Berganda, yang sebelumnya dilakukan pengujian asumsi klasik. Pengujian hipotesis menggunakan uji statistik F, uji statistik t dan uji koefisien determinasi Adjusted R^2 dengan tingkat signifikansi sebesar 5%.

Hasil penelitian menunjukkan bahwa variabel-variabel independen secara simultan (uji F) berpengaruh terhadap ROA dengan tingkat signifikansi 0,000. Sedangkan secara parsial (uji t) menunjukkan bahwa variabel *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap ROA. Variabel *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap ROA. Nilai *adjusted R²* sebesar 0,511 yang berarti bahwa kemampuan keempat variabel independen dapat menjelaskan ROA sebesar 51,1%, sedangkan sisanya dijelaskan oleh faktor lain.

Kata Kunci : Profitabilitas, *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), *Non Performing Finance* (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO).

ABSTRACT

The title of this research is the influence of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), and Operating Expenses to Operating Income (BOPO) toward Profitability in Islamic Banks in Indonesia which listed in Bank of Indonesia period 2012-2016.

The reason of this research is the significant decrease in Return On Assets on Sharia Banking in 2014, and there is a difference between theory and practice about the relationships of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), and Operating Expenses to Operating Income (BOPO) toward Profitability in Islamic Banks in Indonesia.

The purpose of this study was to analyze the influence of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), and Operating Expenses to Operating Income (BOPO) toward Profitability in Islamic Banks in Indonesia which were proxied Return on Assets (ROA).

The sampling technique used in this study is purposive sampling technique with the criteria of Islamic Banks who publish quarterly financial reports periodically during 2012-2016. The data used in this study was obtained from quarterly financial reports on the website of Islamic Banks with a sample of five Islamic Banks. Methods of data analysis in this study with Multiple Regression Analysis, which previously performed classical assumption test. Hypothesis testing using F-statistic test, t-statistical test and the determination of coefficients Adjusted R² with a significance level of 5%.

The results of the study are the independent variables simultaneously (F test) effect on ROA with a significance level of 0.000. While partially (t test) showed that the variable Capital Adequacy Ratio (CAR) does not have effect on ROA. While Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Operating Expenses to Operating Income (BOPO) has significant negative effect on ROA. Adjusted R² is 0.511 which means that the ability of the four independent variables can explain ROA amounted to 51.1%, while the rest is explained by other factors.

Keywords: *Profitability, Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Finance (NPF), Operating Expenses to Operating Income (ROA).*