

ABSTRAKSI

LINDA AMALIAH. Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR) Terhadap *Return On Asset* (ROA) Pada Bank Umum Syariah Yang Terdaftar di Bank Indonesia Periode Tahun 2011-2015. Dibimbing oleh **Dr. Sudarwan,Akt,M.Acc,CIA,CCSA,CRMA.**

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), terhadap *Return On Asset* (ROA) secara simultan maupun secara parsial. Variabel dependen dalam penelitian ini adalah Profitabilitas dengan *Return On Asset* (ROA) sebagai indikatornya. Dan variabel independen dalam penelitian ini adalah *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), dan *Financing to Deposit Ratio* (FDR).

Populasi dalam penelitian ini adalah 9 Bank Umum Syariah yang terdaftar pada Bank Indonesia. Analisis dilakukan dengan menggunakan data tahunan yang dipublikasikan oleh Bank Indonesia dalam penelitian periode 2011 – 2015. Metode yang digunakan dalam penelitian ini adalah analisis regresi linear berganda untuk menguji hipotesisnya.

Hasil penelitian ini menunjukkan bahwa secara simultan variabel independen memiliki pengaruh signifikan terhadap variabel dependen. Dan secara parsial *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) dan *Financing to Deposit Ratio* (FDR) memiliki pengaruh signifikan terhadap *Return On Asset* (ROA), sedangkan dan Biaya Operasional Pendapatan Operasional (BOPO) memiliki pengaruh tidak signifikan terhadap *Return On Asset* (ROA).

Kata Kunci : *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), *Return On Asset* (ROA).

ABSTRACT

LINDA AMALIAH. The influence of *Capital Adequacy Ratio (CAR)*, *Non Performing Financing (NPF)*, *Operating Costs Operating Income (BOPO)*, *Financing to Deposit Ratio (FDR)* Against *Return On Asset (ROA)* On Public Sharia Listed in Bank Indonesia The Period Of Years 2011-2015. Dibimbing oleh **Dr. Sudarwan,Akt,M.Acc,CIA,CCSA,CRMA.**

This research aims to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operating Costs Operating Income (BOPO), Financing to Deposit Ratio (FDR), against the Return On Asset (ROA) simultaneously as well as partially. The dependent variable in this study is the profitability with a Return On Asset (ROA) as charge indicators will. And Independent variables in this study is the Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operating Costs Operating Income (BOPO), and Financing to Deposit Ratio (FDR).

The population in the research is the whole islamic commercial banks listed on the Bank Indonesian. The analysis is done using annual report published by Bank Indonesian in the research period 2011-2015. The methods used in the research are multiple linear regression analysis to test whose hypotheses.

The results of this study indicate that simultaneous independent variable has a significant influence against the dependent variable, and partially Financing to Deposit Ratio (FDR) have significant influence towards the Return On Asset (ROA), while the Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operating Costs Operating Income (BOPO) have no significant influence against the Return On Asset (ROA).

Keywords : *Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operating Costs Operating Income (BOPO), Financing to Deposit Ratio (FDR), and Return On Asset (ROA).*