ABSTRAK

EVI NOVIANTI. Analisis Faktor-faktor yang mempengaruhi *Return On Equity* (ROE) Pada Bank Umum Syariah (BUS) Periode 2011-2016. (Dibimbing oleh Bapak Sapto Jumono)

Skripsi ini disusun bertujuan untuk mengetahui ada atau tidaknya pengaruh antara variabel independen dengan variabel dependen secara parsial dan simultan.

Variabel independen pada penelitian ini adalah EM, TATO, OPM, IB, TB, FDR dan NPF (Bank Syariah) sedangkan variabel dependen adalah ROE. Data yang diteliti adalah data triwulan (per januari 2011 sampai dengan Desember 2016).

Sampel penelitian yang digunakan dalam penelitian ini adalah industry perbankan Bank Umum Syariah dengan menggunakan sampel jenuh. Maka diperoleh sebanyak 11 Bank sebagai sampel penelitian. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda. Selain itu, dalam penelitian ini dilakukan uji asumsi klasik meliputi uji multikolinearitas dan heteroskedastisitas. Hasil penelitian ini menujukkan bahwa *equity multiplier* (EM), *total asset turn over* (TATO, *operating profit margin* (OPM) berpengaruh positif signifikan terhadap *return on equity* (ROE). *Interest burden* (IB) berpengaruh positif tidak signifikan terhadap *return on equity* (ROE). *Tax burden* (TB) dan *financing to deposit ratio* (FDR) berpengaruh negatif tidak signifikan terhadap *return on equity* (ROE). *Non performing financing* (NPF) berpengaruh negatif signifikan terhadap *return on equity* (ROE). Sedangkan nilai R-square sebesar 0,3957 menjelaskan bahwa variabel-variabel independen dapat menjelaskan variabel dependen sebesar 39,57% dan sisanya 60,43% dijelaskan oleh variabel lain diluar penelitian.

Kata Kunci: *equity multiplier, total asset turn over, operating profit margin, interest burden, tax burden, financing to deposit ratio, non performing financing* terhadap *return on equity*.

ABSTRACK

EVI NOVIANTI. *Analysys of Factor effect approach Return On Equity (ROE) at Sharia Commercial Bank (BUS) period 2011-2016. (Supervised by Sapto Jumono).*

This thesis is prepared with the aim to determine wether or not the influence of the independent variables with the dependent variables partially and simultaneously.

The independent variable in this study is EM, TATO, OPM, IB, TB, FDR and NPF (Sharia Bank) while the dependent variable is the ROE. The data studied is quarterly data (per January 2011 until December 2016).

The sample used in this study is the banking industry BUS by using a saturated sample/non probability sampling method. It is obtained as many as 26 bank a study sample. The method analysed used in this study is multiple linier regression. In this research also include the classical assumption that multicollinearity test and heteroscedasticity test. Resolton this study indicate that the equity multiplier (EM), total assets turn over (TATO), operating profit margin (OPM) has significant positive to return on equity. Interest burden (IB) hasn't significant positive effect to return on equity (ROE). Tax burden (TB), financing to deposit ratio (FDR) hasn't significant negative to return on equity (ROE). Non performing financing (NPF) has negative significant to return on equity (ROE). The value of R-square is 0,3957 and it means independent variables can explain the dependent variable as much 39,57% while the remaining amount of 60,43% is influenced by other factors which not included in the model.

Key Words: equity multiplier, total asset turn over, operating profit margin, interest burden, tax burden, financing to deposit ratio and non performing financing to return on equity.