

ABSTRAK

ANALISIS PENURUNAN TINGKAT PROFITABILITAS PADA BANK SYARIAH NON DEvisa PERIODE TAHUN 2011-2016

Penelitian ini bertujuan untuk mengetahui Dana Pihak Ketiga (DPK), Pembiayaan, Non Performing Financing (NPF), Biaya Operasional dan Pendapatan Operasional (BOPO), Produk Domestik Bruto (PDB), BI Rate, dan Inflasi berpengaruh terhadap penurunan tingkat profitabilitas pada bank syariah non devisa periode 2011-2016. Profitabilitas adalah rasio yang digunakan untuk menilai kemampuan suatu perbankan dalam mendapatkan keuntungan yang dihitung dengan rasio Return On Asset (ROA). Teknik analisis yang digunakan dalam penelitian ini adalah regresi linier berganda dan uji hipotesis menggunakan uji F dan Uji t, selain itu juga dilakukan uji asumsi klasik dan statistik deskriptif. Dari penelitian ini dapat disimpulkan bahwa berdasarkan hasil uji statistik variabel DPK dan Pembiayaan berpengaruh positif signifikan terhadap ROA, variabel NPF, BOPO, dan Inflasi berpengaruh negatif signifikan terhadap ROA, sedangkan variabel PDB dan BI Rate tidak berpengaruh terhadap ROA. Hasil penelitian secara simultan bahwa seluruh variabel independen berpengaruh signifikan terhadap ROA.

Kata kunci : Profitabilitas, Regresi Linier Berganda, Uji Asumsi Klasik, Statistik Deskriptif.

ABSTRACT

The Analysis of the Decline of Profitability Level in Non-Foreign Exchange Sharia Banks in the Year Period of 2011-2016

ABSTRAK

THE ANALYSIS OF THE DECLINE PROFITABILITY LEVEL IN NON FOREIGN EXCHANGE SHARIA BANKS IN THE YEAR PERIOD OF 2011-2016

This research was aimed to know the influence of third-party funds, financing, Non Performing Financing (NPF), operating costs and operating income, gross domestics products, BI rate, and inflation toward the decline of profitability level in non-foreign exchange sharia banks in the year period of 2011-2016. Profitability is a ratio used to assess a bank's ability in getting profits calculated by return on asset ratio (ROA). The analysis technique carried out in this research was multiple linear regression and hypothesis test using f test and t test; in addition, classic assumption test and descriptive analysis were also used in this research. The statistical test results indicate that the variable of third-party funds and financing positively influence the return on asset ratio (ROA), while the non performing variable, operating costs and operating income, and inflation give significant positive influence toward the return on asset ratio (ROA). On the contrary, the gross domestics products and BI rate variables do not have any influence toward the return on asset ratio (ROA). The findings of the research simultaneously show that all independent variables have significant influence toward the return on asset ratio (ROA).

Key words: *Profitability, Multiple Linear Regression, Descriptive Analysis, Classic Assumption test*