

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), Financing to Deposit Ratio (FDR) dan Non Performing Financing (NPF) terhadap Profitabilitas (ROA) pada Bank Pembiayaan Rakyat Syariah Hikmah Wakilah Periode Juni 2011- Desember 2017. Data yang digunakan dalam penelitian ini merupakan data sekunder yang diperoleh dari Laporan Keuangan Publikasi Bank yang diterbitkan oleh Bank Indonesia. Teknik analisis yang digunakan adalah analisis Regresi Linear Berganda dan uji hipotesis yang menggunakan uji f dan t. Selain itu juga dilakukan uji asumsi klasik meliputi uji normalitas, uji autokorelasi, uji heteroskedastisitas dan uji multikolinearitas. Berdasarkan penelitian yang telah dilakukan dapat disimpulkan bahwa secara parsial variabel CAR berpengaruh positif dan signifikan terhadap profitabilitas (ROA), variabel BOPO berpengaruh negatif dan signifikan terhadap ROA, variabel FDR berpengaruh positif dan tidak signifikan terhadap ROA dan variabel NPF berpengaruh positif dan tidak signifikan terhadap profitabilitas (ROA). Secara simultan variabel CAR, BOPO, FDR dan NPF berpengaruh terhadap profitabilitas (ROA), kontribusi seluruh variabel bebas (independen) terhadap ROA sebesar 64,5% dan sisanya 35,5% dapat dijelaskan oleh variabel lain diluar penelitian ini.

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

ABSTRACT

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Operational Cost to Operating Income (BOPO), Financing to Deposit Ratio (FDR) and Non Performing Financing (NPF) to Profitability (ROA) at Syariah peoples financing banks June 2011- December 2017. The data used in this study is secondary data obtained from the financial statements of bank publications by central bank of indonesia. The analysis technique used is multiple linear regression analysis and hypothesis test using f and t test. In addition, the classical assumption test included normality test, autocorrelation test, heteroscedasticity test and multicollinearity test. Based on the research that has been done can be concluded that partially CAR variable has positive and significant effect to profitability (ROA), BOPO variable have negative and significant effect to ROA, FDR variable have positive and insignificant effect to ROA and NPF variable have positive and insignificant effect to profitability (ROA). Simultaneously, CAR, BOPO, FDR and NPF variables have an effect on profitability (ROA), the contribution of all independent variables to ROA is 64,5% and the rest 35,5% can be explained by other variable outside this research.

Keywords: Capital Adequacy Ratio (CAR), Operational Cost to Operating Income (BOPO), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Profitability (ROA).