

## INTISARI

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh antara variabel dependen ROA (Return On Asset) dengan variabel dependen BOPO, CAR, NPF, FDR dan GCG. Penelitian ini menggunakan data sekunder berupa laporan keuangan tahunan dan laporan *Good Corporate Governance* pada bank umum syariah periode 2012-2017. Poulasi dalam penelitian ini adalah seluruh bank umum syariah. Jumlah sampel yang diambil berdasarkan metode *purposive sampling* yaitu bank syariah yang mempublikasikan laporan keuangan dan laporan *Good Corporate Governance* selama periode 2012-2017 diperoleh sebanyak 13 perusahaan. Alat analisis yang di gunakan untuk pengujian hipotesis adaah SPSS.

Penelitian ini bertujuan untuk menganalisis pengaruh BOPO, CAR, NPF, FDR dan GCG terhadap profitabilitas bank syariah periode 2012-2017. Hasil penelitian ini menunjukkan bahwa BOPO (Biaya Operasional Pendapatan Operasional) berpengaruh negatif signifikan terhadap profitabilitas bank syariah, CAR (*Capital Adequacy Ratio*) berpengaruh negatif signifikan terhadap profitabilitas bank syariah, NPF (*Non Performing Financing*) berpengaruh negatif signifikan terhadap profitabilitas bank syariah, FDR (*Financing to Deposit Ratio*) tidak berpengaruh signifikan terhadap profitabilitas bank syariah dan GCG (*Good Corporate Governance*) tidak berpengaruh signifikan terhadap profitabilitas bank syariah.

**Kata kunci : BOPO, CAR, NPF, FDR, GCG dan ROA**

## **ABSTRACT**

*The purpose of this study was to determine the effect of dependent variabel (ROA) Retun On Asset with independen variabel BOPO, CAR, NPF, FDR and GCG. This study uses secondary data in the form of annual financial reports and reports on Good Corporate Governance in Islamic commercial banks for the period 2012-2017. Populations of this research are all Islamic commercial banks. The number of samples taken is based on purposive sampling method, namely Islamic banks that publish financial statements and reports of Good Corporate Governance during the period 2012-2017 obtained by 13 companies. The analysis used to test the hypothesis is SPSS.*

*This study aims to analyze the effect of BOPO, CAR, NPF, FDR and GCG on the profitability of Islamic banks for the period 2012-2017. The results of this study indicate that BOPO has a significant negative effect on the profitability of Islamic banks, CAR has a significant negative effect on profitability of Islamic banks, NPF has a significant negative effect on profitability of Islamic banks, FDR has no significant effect on the profitability of Islamic banks and GCG has no significant effect on the profitability of Islamic banks.*

**Keywords: BOPO, CAR, NPF, FDR, GCG and ROA**