

INTISARI

Penelitian ini bertujuan menganalisis pengaruh *Non Performing Finance*, *Financing To Deposit Ratio*, Beban Operasional Per Pendapatan Operasional, Dan *Capital Adequacy Ratio* Terhadap Profitabilitas. Sampel dalam penelitian ini adalah bank umum syariah periode 2012-2017. Penelitian ini menggunakan *purposive sampling* dalam menentukan jumlah sampel yang digunakan. Data yang digunakan merupakan *unbalanced panel* dengan total data sebanyak 57 sampel. Model regresi yang digunakan dalam penelitian menggunakan regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa *non performing finance* dan beban operasional per pendapatan operasional berpengaruh negatif dan signifikan terhadap profitabilitas bank. *Capital adequacy ratio* berpengaruh positif dan signifikan terhadap profitabilitas bank. Sedangkan *financing to deposit ratio* tidak berpengaruh terhadap profitabilitas bank.

Kata kunci : NPF, FDR, BOPO, CAR, ROA.

ABSTRACT

This research is intended to analyze Non Performing Loan, Finance, Financing To Deposit Ratio, Income Operasional Expenses, And Capial Adequacy Rato For Profitability. The sample in this research is a sharia commercial bank in indonesia period 2012-2017. This research used purposive sampling method in determining the number of samples used. The data that be used is unbalanced panel and this data has 57 sample. This research use multiple regreion linear.

The results of this research showed Non Performing Loan and Income Operasional Expenses affected negative and significantly for profitability of bank. Capial Adequacy Rato affected positively and significantly. While Financing To Deposit Ratio did not affect the quality for profitability of bank.

Keywords: NPF, FDR, BOPO, CAR, ROA.