

## ABSTRAK

Penelitian ini dilakukan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), *Non-Performing Financing* (NPF) dan BOPO terhadap Profitabilitas (ROA). Setelah dilakukan pengolahan, menunjukkan bahwa data penelitian berdistribusi normal. Penelitian ini menggunakan teknik pengambilan sampel yaitu metode *purposive sampling* dengan jumlah sampel sebanyak 60 sampel bank umum syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2015-2019. Data yang digunakan yaitu data sekunder yang diakses melalui website resmi OJK [www.ojk.go.id](http://www.ojk.go.id) dan website resmi masing-masing bank. Berdasarkan uji normalitas, uji multikolinearitas, uji heteroskedastisitas, uji autokorelasi tidak ditemukan variabel yang menyimpang dari asumsi klasik. Artinya, data yang digunakan sudah memenuhi syarat menggunakan model persamaan regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), *Non-Performing Financing* (NPF) berpengaruh positif terhadap Profitabilitas (ROA), sedangkan BOPO berpengaruh negatif terhadap Profitabilitas (ROA). Kemampuan prediksi dari keempat variabel tersebut terhadap Profitabilitas (ROA) yaitu sebesar 92,4% sedangkan sisanya 7,6% dipengaruhi oleh faktor lain yang tidak termasuk dalam model penelitian ini.

**Kata kunci :** *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), *Non-Performing Financing* (NPF), BOPO, Profitabilitas

## **ABSTRACT**

*This research was conducted to examine the effect of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF) and BOPO Profitability (ROA). After processing, it shows that the research data is normally distributed. The study used a sampling technique, namely the purposive sampling method with a total sample size of 60 samples of Islamic commercial banks recorded in the Financial Services Authority (OJK) for the 2015-2019 period. The data used are secondary data accessed through the official website of the OJK [www.ojk.go.id](http://www.ojk.go.id) and the official website of each bank. Based on the normality test, multicollinearity test, heteroscedasticity test, autocorrelation test, there were no variables that deviated from the classical assumptions. That is, the data used has met the requirements using multiple linear regression equation models.*

*The results of this study indicate that Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) have a positive effect on Profitability (ROA), while OEOI has a negative effect on Profitability (ROA). The predictive ability of the four variables on profitability (ROA) is 92.4%, while the remaining 7.6% is from other factors not included in this research model.*

**Keywords :** *Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), OEOI, Profitability*