ABSTRAK

Penelitian ini bertujuan untuk memberikan bukti empiris tentang bagaimana Bank Umum Syariah yang terdaftar di Bank Indonesia mampu mengungkapkan tingkat profitabilitas. Judul penelitian ini "Pengaruh Inflasi, *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Biaya Operational dan Pendapatan Operasional (BOPO) Terhadap Profitabilitas Bank Umum Syariah Di Indonesia".

Penelitian ini menggunakan jenis pendekatan deskriptif kuantitatif. Data berupa data sekunder yang diperoleh dari laporan keuangan tahunan bank yang dipublikasikan oleh OJK serta masing-masing website Bank. Menggunakan 11 sampel Bank Umum Syariah yang terdaftar di Bank Indonesia pada tahun 2015-2018. Populasi penelitian ini adalah 11 Bank Umum Syariah yang terdaftar di Bank Indonesia. Metode pengambilan sampel menggunakan metode *purposive sampling*, yaitu pengambilan sampling berdasarkan kriteria penelitian. Dari 11 Bank Umum Syariah terdapat 11 sampel bank yang memenuhi kriteria. Data di analisa IBM SPSS 25 dengan alat uji analisis regresi linier berganda. Pengujian data penelitian dengan uji asumsi klasik yang menggunakan uji normalitas, uji multikolonieritas, uji heteroskedastisitas dan uji autokorelasi. Uji kebaikan model menggunakan uji F dan koefisien determinasi serta uji hipotesis menggunakan uji t.

Hasil penelitian ini menghasilkan CAR dan FDR berpengaruh positif signifikan. Sedangkan NPF dan BOPO berpengaruh negatif signifikan terhadap profitabilitas bank umum syariah dan yang terakhir Inflasi berpengaruh positif tidak signifikan yang terdaftar di Bank Indonesia.

Kata Kunci : Inflasi, CAR, NPF, FDR, dan BOPO

ABSTRACK

This study aims to provide empirical evidence about how Sharia Commercial Banks registered at Bank Indonesia are able to disclose the level of profitability. The title of this research is the Effect of Inflasi, Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) and Operational Costs and Operating Income (BOPO) on the Profitability Level of Sharia Commercial Banks registered in Indonesia.

This research uses a quantitative descriptive approach. Data in the form of secondary data obtained from the bank's annual financial statements published by the FSA and each of the Bank's website. Using 11 Sharia Commercial Bank samples registered with Bank Indonesia in 2015-2018. The population of this study is 11 Sharia Commercial Banks registered at Bank Indonesia. The sampling method uses a purposive sampling method, which is sampling based on research criteria. From 11 Sharia Commercial Banks, there are 11 sample banks that meet the criteria. Data were analyzed by IBM SPSS 25 with multiple linear regression analysis test equipment. Testing research data with the classic assumption test using normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. The goodness of the model using the F test and the coefficient of determination and hypothesis testing using the t test.

The results of this study produce a significant positive CAR and FDR on the profitability of Islamic banks. Whereas NPF and BOPO had a significant negative effect on the profitability of the last Sharia commercial bank, and finally Inflation has a significant positive effect that is not registered with bank Indonesia.

Keywords *:* **Inflasi***, CAR, FDR, NPF and BOPO*