

## ABSTRAK

### **Pengaruh *Capital Adequacy Ratio* (CAR), *Net Performing financing* (NPF), *Financing to Deposit Ratio* (FDR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan *Net Operating Margin* (NOM), Terhadap Profitabilitas Bank Umum Syariah**

Penelitian ini bertujuan untuk mendeskripsikan dan menganalisis pengaruh CAR (*Capital Adequacy Ratio*), NPF (*Non Performing Financing*), FDR (*Financing to Deposit Ratio*), BOPO (*Biaya Operasional per Pendapatan Operasional*), NOM (*Net Operating Margin*) berpengaruh terhadap profitabilitas dengan menggunakan indikator ROA (*Return On Asset*) pada Bank Umum Syariah di Indonesia. Populasinya adalah 14 Bank Umum Syariah yang terdaftar di Bank Indonesia, dengan sampel 4 Bank Umum Syariah yang memenuhi kriteria, berupa Bank BNI Syariah, Bank BCA Syariah, Bank Syariah Mandiri, dan Bank Muamalat Indonesia. Data-data yang diperoleh oleh peneliti bersumber dari ojk, yahoo finance, dan website masing-masing lembaga keuangan yang bersangkutan. Selama periode penelitian dari tahun 2015-2018. Teknik pengambilan sampel adalah *purposive sampling*. Metode analisis data yang digunakan adalah analisis regresi data panel dan dengan persamaan regresi dimana uji yang dilakukan adalah uji F, uji T, dan koefisien determinasi *Adjusted R2* dengan taraf signifikan sebesar 5%. Berdasarkan periode pengamatan menunjukkan bahwa data penelitian berdistribusi normal. Hasil uji metode *Common Effect Model* (CEM), metode *Fixed Effect Model* (FEM), metode *Random Effect Model* (REM) tidak ditemukan variabel yang menyimpang dari aturan data panel. Hasil uji hipotesis menunjukkan bahwa secara simultan variabel CAR NPF, FDR, BOPO dan NOM berpengaruh signifikan terhadap ROA pada Bank Umum Syariah. Sedangkan hasil uji parsial menunjukkan bahwa CAR berpengaruh positif namun tidak signifikan terhadap ROA, variabel NPF berpengaruh positif dan tidak signifikan terhadap ROA, FDR berpengaruh positif dan signifikan terhadap ROA, BOPO berpengaruh negatif dan tidak signifikan terhadap ROA, NOM berpengaruh positif dan signifikan terhadap ROA.

Kata Kunci : CAR (*Capital Adequacy Ratio*), NPF (*Non Performing Financing*), FDR (*Financing to Deposit Ratio*), BOPO (*Biaya Operasional per Pendapatan Operasional*), NOM (*Net Operating Margin*), ROA (*Return On Assets*).

## ABSTRACT

**Pengaruh *Capital Adequacy Ratio* (CAR), *Net Performing financing* (NPF), *Financing to Deposit Ratio* (FDR), *Biaya Operasional* terhadap *Pendapatan Operasional* (BOPO), dan *Net Operating Margin* (NOM), Terhadap *Profitabilitas Bank Umum Syariah***

*This study aims to describe and analyze the effect of CAR (Capital Adequacy Ratio), NPF (Non Performing Financing), FDR (Financing to Deposit Ratio), BOPO (Operating Cost per Operating Income), NOM (Net Operating Margin) effect on profitability using indicators ROA (Return On Asset) at Islamic Commercial Banks in Indonesia. The population is 14 Sharia Commercial Banks registered with Bank Indonesia, with a sample of 4 Sharia Commercial Banks that meet the criteria, in the form of BNI Syariah Banks, BCA Syariah Banks, Mandiri Syariah Banks, and Muamalat Indonesia Banks. The data obtained by researchers sourced from OJK, Yahoo Finance, and the website of each financial institution concerned. During the research period from 2015-2018. The sampling technique is purposive sampling. The data analysis method used is panel data regression analysis and with a regression equation where the test performed is the F test, T test, and the coefficient of determination of R<sup>2</sup> adjusted with a significant level of 5%. Based on the observation period, it shows that the research data is normally distributed. The results of the Common Effect Model (CEM) method, the Fixed Effect Model (FEM) method, the Random Effect Model (REM) method do not find variables that deviate from the panel data rules. Hypothesis test results show that simultaneous CAR variables NPF, FDR, BOPO and NOM significantly influence ROA in Islamic Commercial Banks. While the partial test results show that CAR has positive but not significant effect on ROA, NPF variable has positive and not significant effect on ROA, FDR has positive and significant effect on ROA, BOPO has negative and not significant effect on ROA, NOM has positive and significant effect on ROA.*

**Keywords :** CAR (*Capital Adequacy Ratio*), NPF (*Non Performing Financing*), FDR (*Financing to Deposit Ratio*), BOPO (*Operational Cost per Operating Income*), NOM (*Net Operating Margin*), ROA (*Return On Assets*).

**INTISARI**