ABSTRAK

Penelitian tentang rasio keuangan dan pengaruhnya terhadap profitabilitas bank di Indonesia telah dilakukan oleh beberapa peneliti, namun hasil-hasil penelitian tidak konsisten. Profitabilitas berarti penting bagi kelangsungan hidup jangka panjang usaha bank, karena profitabilitas menunjukkan prospek usaha yang baik di masa mendatang. Penelitian ini bermaksud meneliti pengaruh CAR, FDR, NPF, BOPO, dan REO terhadap ROA bank syariah di Indonesia.

Penelitian explanatory research ini dilakukan pada Bank Umum Syariah di Bank Indonesia. Pengambilan data dilakukan secara dokumentasi, berupa data rasio-rasio keuangan dari laporan keuangan Bank Umum Syariah per bulan yang diperoleh dari Laporan Statistik Bank Umum Syariah yang dipublikasi oleh Bank Indonesia periode 2009-2012. Sampel yang digunakan sebanyak 48 data rasio keuangan yang diambil secara purposive sampling. Uji statistik deskriptif digunakan untuk melihat gambaran data penelitian secara individu, dan uji regresi linier berganda digunakan untuk menguji hipotesis, dimana sebelumnya syarat asumsi klasik yang meliputi normalitas, multikolinieritas, heteroskedastisitas, dan autokorelasi telah dipenuhi.

Hasil uji regresi linier berganda menunjukkan koefisien regresi CAR terhadap ROA adalah 0,026 dengan p = 0,024; koefisien regresi FDR terhadap ROA adalah 0,009 dengan p = 0,007; koefisien regresi NPF terhadap ROA adalah 0,042 dengan p = 0,368, koefisien regresi REO terhadap ROA sebesar -1,53 dengan p= 0,000; dan koefisien regresi BOPO terhadap ROA sebesar -0,029 dengan p= 0,000. Hasil uji F menunjukkan nilai F hitung = 17,893 dengan p = 0,000; dan hasil uji adjusted R^2 square sebesar 0,642 menunjukkan daya penjelas kelima variabel bebas dalam penelitian ini terhadap ROA adalah 64,2%; sisanya 35,8% dipengaruhi oleh faktor-faktor lain yang tidak dimasukkan dalam model regresi.

Kesimpulan secara parsial CAR dan FDR masing-masing berpengaruh positif dan signifikan terhadap ROA, sedangkan BOPO dan REO berpengaruh negatif dan signifikan terhadap ROA, namun NPF tidak berpengaruh signifikan terhadap ROA.

Kata Kunci : Profitabilitas (ROA), CAR (Capital Adequacy Ratio), FDR (Financing to Deposit Ratio), NPF (Non Performing Financing), BOPO (Biaya Operasional terhadap Pendapatan Operasional), dan REO (Rasio Efisiensi Operasional)

ABSTRACT

Research on financial ratios and its effect to the profitability of banks in Indonesia have been carried out by several researchers, but research results are inconsistent. Profitability has essential means for long-term survival of banking business, because the profitability of the business showed good prospects in the future. This study intends to examine the effect of CAR, FDR, NPF, ROA, and ROA REO against Islamic bank in Indonesia.

This explanatory research was conducted at the Islamic Commercial Bank at Bank Indonesia. Data collection was carried out in the documentation, in the form of financial ratios data from the financial statements of Islamic Banks gained per month of Islamic Commercial Bank Statistical Report published by Bank Indonesia in 2009-2012. The samples are 48 financial ratios of data taken by purposive sampling. Descriptive statistics are used to see an overview of research data individually, and multiple linear regression was used to test the hypothesis, where the previous requirement that the classical assumptions include normality, multicollinearity, heteroscedasticity, and autocorrelation have been fulfilled.

The results of multiple linear regression showed the CAR regression coefficient on ROA is 0.026 with $p = 0.024$; FDR regression coefficient on ROA is 0.009 with $p = 0.007$; NPF on ROA regression coefficient is 0.042 with $p = 0.368$, regression coefficient on ROA REO by -1.53 with $p = 0.000$, and the regression coefficient on ROA ROA of -0.029 with $p = 0.000$. The test results demonstrate F value 17.893 with $p = 0.000$, and the test results adjusted R^2 0.642 shows the explanatory power of the five independent variables in this study was 64.2% on ROA; remaining 35.8% is influenced by other factors are not included in the regression model.

Concluded that partially CAR and FDR, respectively have a positive and significant effect to ROA, whereas BOPO and REO have a negative and significant effect to ROA, but NPF have no significant effect on ROA.

Keywords : Profitability (ROA), CAR (Capital Adequacy Ratio), FDR (Financing to Deposit Ratio), NPF (Non Performing Financing), BOPO, and EOR (Operational Efficiency Ratio)