

ABSTRAK

Skripsi dengan judul “Analisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Beban Operasional Pendapatan Operasional (BOPO) terhadap *Return on Asset* (ROA) pada Bank Bukopin Syariah periode 2009-2017” .

Penelitian dalam skripsi ini dilatar belakangi oleh sebuah kinerja suatu bank, yaitu ditentukan oleh seberapa baiknya suatu bank dalam mengelola dana bank yang dimilikinya sehingga dapat memperoleh keuntungan yang maksimal. Dalam mengelola dana yang dimilikinya untuk memperoleh keuntungan, dapat dilihat melalui indikator tingkat kesehatan yang akan menentukan kinerja bank dalam memperoleh keuntungan yang maksimal. Indikator-indikator tersebut adalah CAR, NPF, FDR, dan BOPO, sedangkan untuk keuntungan diukur dengan ROA.

Penelitian bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Beban Operasional Pendapatan Operasional (BOPO) terhadap *Return on Asset* (ROA) pada Bank Bukopin Syariah periode 2009-2017, baik secara parsial maupun secara simultan. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini diperoleh dari data Laporan Keuangan Publikasi triwulan Bank Syariah periode 2009-2017. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda dengan memenuhi Uji Asumsi klasik, Uji hipotesis, dan Uji koefisien determinasi.

Hasil penelitian menunjukkan bahwa secara parsial *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap *Return on Asset* (ROA) Bank Bukopin Syariah. *Non Performing Financing* (NPF) berpengaruh negatif dan tidak signifikan terhadap *Return on Asset* (ROA) Bank Bukopin Syariah. *Financing to Deposit Ratio* (FDR) berpengaruh positif dan signifikan terhadap *Return on Asset* (ROA) Bank Bukopin Syariah. Beban Operasional Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap *Return on Asset* (ROA) Bank Bukopin Syariah. Nilai R Square sebesar 0,989 . menunjukkan bahwa kemampuan variabel *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Beban Operasional Pendapatan Operasional (BOPO) berpengaruh terhadap *Return on Asset* (ROA) Bank Bukopin Syariah sebesar 98,9%, sisanya dipengaruhi variabel lain yang tidak diteliti.

Kata Kunci : *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Beban Operasional Pendapatan Operasional (BOPO), *Return on Asset* (ROA)

ABSTRACT

The thesis entitled “The Effect Analysis on Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Operational Load Operational Income (OLOI) on Return on Asset (ROA) at Bukopin Syari’ah Bank in 2009-2017.”

The background research of this thesis is caused by a bank’s work performance in which is decided by how good the bank is at managing the fund of bank itself so that it could get maximum profit. In managing the fund to get profit, it can be known through the indicators of health level that will decide the bank’s work performance in getting the maximum profit. The indicators are CAR, NPF, FDR, and OLOI. Meanwhile, we can quantify the profit by ROA.

The objectives of the research is to test the effect of Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Operational Load Operational Income (OLOI) to Return on Asset (ROA) at Bukopin Syari’ah Bank in 2009-2017, in partially even simultaneously. This research uses associative study with a quantitative approach. The data used in this research gotten from quarterly publication of finances account of Bukopin Syari’ah Bank in 2009-2017. The research method used is doubled-linier regression by fulfilling classic assumption testing, hypothesis testing, and coefficient determination testing.

The result of this research shows that partially, Capital Adequacy Ratio (CAR) is influential to Return on Asset (ROA) of Bukopin Syari’ah Bank positively and significantly. Non-Performing Financing (NPF) is not influential to Return on Asset (ROA) of Bukopin Syari’ah Bank. Financing to Deposit Ratio (FDR) is influential to Return on Asset (ROA) of Bukopin Syari’ah Bank positively and significantly. Operational Load Operational Income (OLOI) is not influential to Return on Asset (ROA) of Bukopin Syari’ah Bank. The score of R Square is 0,989, shows that variable capability of Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Operational Load Operational Income (OLOI) are influential on Return on Asset (ROA) of Bukopin Syari’ah Bank in the amount of 98,9 %, while the others are affected by another variables which are not researched.

Key words : Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Operational Load Operational Income (OLOI), and Return on Asset (ROA)