

## ABSTRAK

Skripsi dengan judul “Pengaruh Pengaruh Perputaran Aktiva Lancar, Perputaran Aktiva Tetap, Rasio Hutang, dan Perputaran Modal Kerja Terhadap ROE dan ROA Bank Central Asia Syariah Periode 2010 – 2017” ini ditulis oleh Shofiyana Khoirurroziqi, NIM 1741143324 dengan dosen pembimbing Muhammad Aswad, MA.

ROA merupakan tolak ukur kemampuan perusahaan terutama bank dalam menghasilkan laba pada tingkat pendapatan, aset, dan modal tertentu, sedangkan ROE merupakan indikator yang amat penting bagi para pemegang saham dan calon investor yang mengukur kemampuan bank dalam memperoleh laba bersih yang dikaitkan dengan pembayaran deviden. Sehingga ROA dan ROE menjadi prioritas utama dalam penelitian ini. Hal yang mendorong agar profitabilitas perusahaan/bank tetap baik, maka CATO, FATO, DER, dan WCT perlu mendapatkan perhatian pihak manajemen.

Penelitian ini bertujuan menguji besaran pengaruh perputaran aktive lancar, perputaran aktiva tetap, rasio hutang, dan perputaran modal kerja terhadap ROE dan ROA. Teknik yang digunakan adalah teknik *sampling purposive* untuk pengambilan sampel. Jumlah sampel yang diambil sebanyak 30 data Laporan Keuangan Triwulan Bank Central Asia Syariah. Tahap analisis data dengan uji normalitas dan asumsi klasik dan dilanjutkan tahap pengujian regresi linear dua jalur. Hasil dari uji hipotesis menggunakan uji t menunjukkan variabel FATO pada BMI berpengaruh signifikan terhadap ROA Bank Central Asia Syariah, sedang variabel CATO, DER, WCT berpengaruh yang tidak signifikan terhadap ROA Bank Central Asia Syariah.

Kata kunci : *current assets turnover, fixed assets turnover, debt to equity, working capital turnover, return on equity, return on asset.*

## ABSTRACT

*Thesis entitled "Influence of Current Asset Turnover, Fixed Assets Turnover, Debt to Equity Ratio, and Working Capital Turnover on ROE and ROA of Bank Central Asia Syariah Period 2010-2017" written by ShofiyanaKhoirurroziqi, NIM 1741143324, guided by Muhammad Aswad, MA.*

*ROA is a benchmark of companies' power, especially banks in generating profits at the level of income, assets, and certain capital, while ROE is a very important indicator for shareholders and potential investors who measure the ability of banks in obtaining net income associated with dividend payout. So ROA and ROE are the main priority in this research. The thing that encourages the profitability of the company / bank remains good, then CATO, FATO, DER, and WCT need to get the management's attention.*

*In this research, purposive sampling technique is used for sampling. The number of samples was taken as many as 30 data Quarterly Financial Report of Bank Central Asia Syari'ah.*

*Data analysis Phase by normality test and classical assumption and concluded data can be continued on phase of linear regression test of two paths to produce the first regression equation as follows :*

$$Y_1 = 0,581 X_1 + (-0,562) X_2 + 0,268 X_3 + (-0,405) X_4 + 0,249$$

*While the second regression as follows :*

$$Y_1 = 0,507 X_1 + (-0,501) X_2 + (-0,447) X_3 + (-0,258) X_4 + 0,562$$

*The result of hypothesis test using t test show that FATO variable on BMI have significant influence to ROA of Bank Central Asia Syari'ah. while the CATO, DER, WCT variables have an insignificant effect on the ROA of Bank Central Asia Syariah.*

*Adjusted R Square number with endogenous ROE variable of 0.494 indicates that 49.4% ROE variable can be explained by the variation of four exogenous variables. While the remaining 50,6% is explained by variable outside of variable in this research.*

*Adjusted R Square number with endogenous ROA variable of 0.062 indicates that 6.2% ROA variable can be explained by the variation of four exogenous variables. While the remaining 93,8% pledged by variable outside of variable in this research.*

**Keywords:** *current assets turnover, fixed assets turnover, debt to equity, working capital turnover, return on equity, return on assets.*