

Pengaruh CAR, FDR, NPF dan BOPO terhadap Profitabilitas Bank Umum Syariah (Studi Kasus Pada Bank Umum Syariah di Indonesia Periode 2008-2013)

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Abstrak

Kinerja keuangan bank mencerminkan tingkat kesehatan bank. Dalam Surat Edaran Bank Indonesia No 9/24/DPbs tanggal 30 Oktober 2007 disebutkan bahwa, tingkat kesehatan bank dipengaruhi oleh CAMELS (*Capital, Asset, Kualitas, Manajemen, Laba, Likuiditas, Sensitivity to Market Risk*). Aspek permodalan meliputi minimum persyaratan modal atau *Capital Adequacy Ratio* (CAR), kualitas aset meliputi Non Performing Financing (NPF), aspek laba meliputi *Return On Asset, Return On Equity*, dan *Operational Efficiency Ratio* (BOPO) and aspek likuiditas meliputi *Financing to Deposit Ratio* (FDR). Tujuan dari penelitian ini adalah untuk mengetahui ada tidaknya pengaruh faktor keuangan dari CAMELS, CAR, FDR, NPF dan BOPO terhadap profitabilitas Bank Umum Syariah di Indonesia. Sampel yang diambil berupa 8 Bank Umum Islam dengan ketersediaan kriteria dan kelengkapan data selama periode penelitian dari 2008-2013. Data dianalisis dengan menggunakan regresi data panel. Hasil Penelitian menunjukkan bahwa terdapat pengaruh yang signifikan dari CAR, FDR, NPF dan BOPO terhadap Profitabilitas Bank Umum Syariah dimana CAR dan FDR memiliki pengaruh positif sedangkan NPF dan BOPO memiliki pengaruh negatif.

Keyword : CAR, FDR, NPF, BOPO, ROA, Regresi Data Panel

**The Effect of CAR, FDR, NPF And BOPO On The Profitability Of
Islamic Commercial Banks In Indonesia During The Period 2008 - 2013**

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Abstrac

A Bank's financial performance reflects the soundness of the bank. In the circular of Bank Indonesia No. 9/24/DPbs mentioned, bank rating was influenced by the CAMELS (Capital, Asset, Quality, Management, Earnings, Liquidity, Sensitivity to Market Risk). Capital aspect covering the minimum capital requirement or Capital Adequacy Ratio (CAR), Asset Quality aspect covering non performing financing, Earnings aspect covering Return On Asset, Return On Equity, and Operational Efficiency Ratio (BOPO) and Liquidity aspect covering Financing to Deposit Ratio (FDR). The purpose of this study was to determine whether there is influence of financial factors from CAMELS, the CAR, FDR, NPF and BOPO on the profitability of Islamic Banks in Indonesia. Samples taken 8 Islamic Commercial Banks with criterion availability and completeness of data during the study period of 2008 – 2013. Data were analyzed using panel data regression. The results showed there are significant CAR, FDR, NPF and BOPO on the profitability of Islamic Commercial Banks where CAR and FDR had a positive effect while the NPF and BOPO has a negative influence.

Keyword : CAR, FDR, NPF, BOPO, ROA, Panel Regression

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