

**ANALYSIS OF THE EFFECT CAPITAL ADEQUACY RATIO (CAR),
OPERATING EFFICIENCY (BOPO), NON PERFORMING FINANCING
(NPF), FINANCING TO DEPOSIT RATIO (FDR) AGAINST RETURN ON
ASSET (ROA)
(CASE STUDIES OF ISLAMIC BANKS PERIOD 2008 - 2011)**

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ABSTRACT

This study aims to demonstrate empirically the analysis effect Adequacy Capital Ratio (CAR), Operation Efficiency (BOPO), Non Performing Financing (NPF), and Financing to Deposit Ratio (LDR) Of Return On Assets (ROA) In Islamic Banks Period 2008-2011 total sample of 48 with the period 2008-2011.

The data analyzed in this study is a secondary data sourced from quarterly financial statements Islamic Bank The period 2008-2011 were obtained from the Bank Muamalat Indonesia, Bank Mandiri Syariah, Bank Syariah Mega Indonesia. From these data, then analyzed by using multiple linear regression with SPSS 17.

The results of this study partially Adequacy Capital Ratio has no significant effect on return on assets, while the Operation Efficiency has a significant impact on Return on Assets, Non-Performing Financing has a significant impact on Return on Assets, Financing to Deposit Ratio also has no significant effect on Return on Assets. While simultaneously Adequacy Capital Ratio of Operation Efficiency, Non-Performing Financing, and Financing to Deposit Ratio affects the Return on Assets in Commercial Islamic Banks.

Keywords : *Capital Adequacy Ratio (CAR), Operation Efficiency (BOPO), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR),and Return On Asset (ROA)*

**ANALISIS PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), BIAYA OPERASIONAL PADA PENDAPATAN OPERASIONAL (BOPO), *NON PERFORMING FINANCING* (NPF), *FINANCING TO DEPOSIT RATIO* (FDR) TERHADAP *RETURN ON ASSET* (ROA)
(STUDI KASUS BANK UMUM SYARIAH PERIODE 2008 - 2011)**

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ABSTRAK

Penelitian ini bertujuan untuk membuktikan secara empiris Analisis Pengaruh Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Biaya Operasional pada Pendapatan Operasional (BOPO) dan Financing to Deposit Ratio (FDR) Terhadap Return On Asset (ROA) Pada Bank Umum Syariah Periode 2008-2011 Jumlah sampel sebanyak 48 dengan periode 2008-2011.

Data yang dianalisis dalam penelitian ini adalah data sekunder yang bersumber dari Laporan Keuangan Triwulan Publikasi pada Bank Umum Syariah Periode 2008-2011 yang diperoleh dari Bank Muamalat Indonesia, Bank Mandiri Syariah, Bank Syariah Mega Indonesia. Dari data tersebut, kemudian dilakukan analisis dengan menggunakan teknik regresi linier berganda dengan bantuan program SPSS 17.

Hasil dari penelitian ini secara parsial, Capital Adequacy Ratio memiliki pengaruh yang tidak signifikan terhadap Return On Asset, sedangkan Biaya Operasional pada Pendapatan Operasional memiliki pengaruh yang signifikan terhadap Return On Asset, Non Performing Financing memiliki pengaruh yang signifikan terhadap Return On Asset, juga Financing to Deposit Ratio yang memiliki pengaruh yang tidak signifikan terhadap Return On Asset. Sedangkan secara serentak Capital Adequacy Ratio, Biaya Operasional pada Pendapatan Operasional, Non Performing Financing, dan Financing to Deposit Ratio berpengaruh terhadap Return On Asset pada Bank Umum Syariah.

Kata Kunci : Capital Adequacy Ratio (CAR), Biaya Operasional pada Pendapatan Operasional (BOPO), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Return On Asset (ROA)