

## ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Non Performing Financing* (NPF) baik secara parsial terhadap profitabilitas perbankan syariah di Indonesia. Penelitian ini menjelaskan tingkat profitabilitas yang dipengaruhi oleh beberapa faktor. Faktor-faktor tersebut adalah *Capital Adequacy Ratio* (CAR), FDR (*Financing Deposit to Ratio*), BOPO (Biaya Operasional Terhadap Pendapatan Operasional, dan NPF (*Non Performing Financing*); sedangkan untuk profitabilitas perbankan syariah menggunakan ROE (*Return On Equity*).

Penelitian ini merupakan jenis penelitian kausal dan bersifat replikasi terhadap penelitian sebelumnya dengan dengan modifikasi tertentu. Metode *sampling* yang digunakan adalah metode sensus, yakni menggunakan seluruh populasi sebagai sampel. Data yang digunakan adalah data sekunder, dengan *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Biaya Operasional Terhadap Pendapatan Operasional (BOPO) dan *Non Performing Financing* (NPF) sebagai variabel bebas dan *Return On Equity* (ROE) sebagai variabel terikatnya. Metode statistik yang digunakan adalah regresi linear berganda dengan pengujian asumsi klasik terlebih dahulu.

Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Biaya Operasional Terhadap Pendapatan Operasional (BOPO) dan *Non Performing Financing* (NPF) secara parsial berpengaruh signifikan terhadap profitabilitas (ROE) perbankan syariah di Indonesia.

**Kata Kunci:** CAR, FDR, BOPO dan NPF, Profitabilitas (ROE) Perbankan

## ABSTRACT

The purpose of this research is to acquire knowledge about the effect of capital adequacy ratio, financing to deposit ratio, operating cost and non performing financing partially to islamic banking profitability. This research will describe the profitability that influenced by some factor. Those are financing to deposit ratio, operating cost and non performing financing; and return on equity as the measurement of islamic banking profitability.

This research is classified as causal research and replication to former research, with certain modification. This research is using sensus sampling method, which using whole population as the research sample. Secondary data is used, which consist of capital adequacy ratio financing to deposit ratio, operating cost and non performing financing as independent variable; and return on equity as dependent variable. This research is using multiple regressions analysis which has been tested in classic assumptions.

The result indicates that capital adequacy ratio, financing to deposit ratio, operating cost to operational revenue and non performing financing partially have influence significantly to return on equity of islamic banking in Indonesia.

**Keywords: Capital Adequacy Ratio, financing to deposit ratio, operating cost, and non performing financing, Islamic Banking Profitability.**



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