

PENGARUH CAPITAL ADEQUACY RATIO, FINANCING TO DEPOSIT RATIO, BIAYA OPERASIONAL PENDAPATAN OPERASIONAL DAN DEWAN PENGAWAS SYARIAH TERHADAP PROFITABILITAS BANK SYARIAH
(Studi Kasus pada Bank Umum Syariah yang terdaftar di Bank Indonesia tahun 2011-2016)

OLEH :

SUSAN PURMASARI

43213110009

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *capital adequacy ratio*, *financing to deposit ratio*, biaya operasional pendapatan operasional dan dewan pengawas syariah terhadap profitabilitas bank syariah. Variabel independen yang digunakan dalam penelitian ini adalah *capital adequacy ratio*, *financing to deposit ratio*, biaya operasional pendapatan operasional dan dewan pengawas syariah sedangkan profitabilitas bank syariah sebagai variabel dependen.

Populasi dalam penelitian ini adalah Bank Umum Syariah bukan Unit Usaha Syariah yang terdaftar di Bank Indonesia. Teknik pengambilan sampel dalam penelitian ini adalah *purposive sampling*. Banyaknya sampel yang sesuai dengan kriteria yang ditentukan adalah sebanyak 7 Bank.

Berdasarkan hasil penelitian menunjukkan bahwa *capital adequacy ratio* tidak berpengaruh terhadap *Return On Asset*, *Financing to Deposit Ratio* tidak berpengaruh terhadap *Return On Asset*, Biaya Operasional Pendapatan Operasional berpengaruh negatif terhadap *Return On Asset* dan Dewan Pengawas Syariah tidak berpengaruh terhadap *Return On Asset*.

Kata kunci : *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, Dewan Pengawas syariah dan Profitabilitas Bank Syariah (*Return On Asset/ROA*).

THE INFLUENCE OF CAPITAL ADEQUACY RATIO, FINANCING TO
DEPOSIT RATIO, OPERATIONAL OPERATIONAL OPERATIONAL COSTS
AND SHARIA SUPERVISORY BOARD TOWARD THE PROFITABILITY OF
BANK SYARIAH

(Case Study at Sharia Commercial Banks listed in Bank Indonesia on the year

2011-2016)

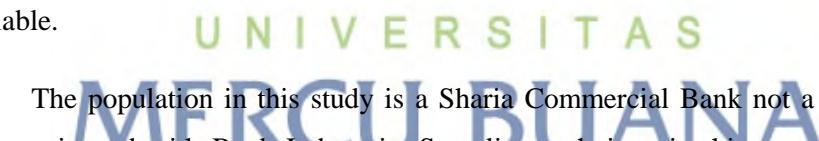
BY:

SUSAN PURMASARI

43213110009

ABSTRACT

This study aims to determine and analyze the effect of capital adequacy ratio, financing to deposit ratio, operational cost of operational income and Sharia supervisory board on the profitability of sharia banks. Independent variables used in this research are capital adequacy ratio, financing to deposit ratio, Operating Expense and Operating Income and syariah supervisory board while profitability of syariah bank as dependent variable.



The population in this study is a Sharia Commercial Bank not a Sharia Business Unit registered with Bank Indonesia. Sampling technique in this research is purposive sampling. The number of samples according to the criteria specified is 7 Banks.

Based on the results of research shows that the capital adequacy ratio does not affect the Return On Asset, Financing to Deposit Ratio does not affect the Return On Asset, Operating Expense and Operating Income negative effect on Return On Asset and Sharia Supervisory Board has no effect on Return On Asset.

Keywords: Capital Adequacy Ratio, Financing to Deposit Ratio, Operating Expense and Operating Income, Sharia Supervisory Board and Profitability of Sharia Bank (Return On Asset / ROA)