

ABSTRAK

Penelitian ini bertujuan untuk menguji faktor faktor yang berpengaruh terhadap profitabilitas *Return On Asset* pada Bank Umum Syariah yang ada di Indonesia. Variabel independen yang digunakan dalam penelitian ini adalah *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing Deposit Ratio*, *Net Profit Margin* dan Biaya Operasional Pendapatan Operasional.

Objek penelitian ini adalah bank umum syariah di Indonesia yang telah terdaftar di Bank Indonesia dan Otoritas Jasa Keuangan pada tahun 2011-2015. Penelitian ini dilakukan dengan menggunakan pendekatan deskriptif kuantitatif dengan jumlah sampel sebanyak 40 data. Karena itu, analisis data yang digunakan adalah analisis statistik dalam bentuk uji regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa secara parsial variabel *Capital Adequacy Ratio*, dan Biaya Operasional Pendapatan Operasional berpengaruh negatif dan signifikan terhadap profitabilitas *Return On Asset*. Kemudian variabel *Net Profit Margin* dan *Financing Deposit Ratio* berpengaruh positif dan signifikan terhadap profitabilitas *Return On Asset*. Sedangkan *Non Performing Financing* berpengaruh positif namun tidak signifikan terhadap profitabilitas *Return On Asset*.

Kata kunci: Bank Umum Syariah, *Return On Asset*, *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing Deposit Ratio*, *Net Profit Margin*, Biaya Operasional Pendapatan Operasional



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ABSTRACT

This research to examine factors that affect the profitability of Return On Assets at Sharia Commercial Banks in Indonesia. Independent variable which used in this research are Capital Adequacy Ratio, Non Performing Financing, Financing Deposit Ratio, Net Profit Margin and Operational Cost of Operational Income.

The object of this research is the sharia commercial bank in Indonesia which has been registered with Bank Indonesia and the Financial Services Authority in 2011-2015. This research was conducted by using quantitative descriptive approach with 40 samples of data. Therefore, the data analysis which used is statistical analysis in the form of multiple linear regression test.

The results of this research show that partially variable Capital Adequacy Ratio, Operational Cost and Operational Income have a negative and significant impact on profitability Return On Asset. The variable of Net Profit Margin and Financing Deposit Ratio have a positive and significant effect on profitability Return On Asset. While Non Performing Financing have positive but not significant effect on profitability Return On Asset.

Keywords: *Sharia Commercial Bank, Return On Asset, Capital Adequacy Ratio, Non Performing Financing, Financing Deposit Ratio, Net Profit Margin, Operational Income Operating Cost*

