

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh tingkat bagi hasil mudharabah, biaya operasional pendapatan operasional, non performing financing terhadap roa (Studi empiris pada bank umum syariah yang terdaftar di otoritas jasa keuangan tahun 2012 – 2017). Objek dalam penelitian ini adalah bank umum syariah periode 2012 – 2017.

Penelitian ini menggunakan kriteria *purpose sampling*. sampel yang digunakan sebanyak 5 bank umum syariah yang memenuhi kriteria. Teknik analisa data menggunakan regresi linear berganda dengan program SPSS versi 21.

Hasil penelitian ini menunjukkan bahwa tingkat bagi hasil mudharabah dan biaya operasional terhadap pendapatan operasional berpengaruh terhadap roa, sedangkan non performing financing tidak berpengaruh terhadap roa

**Kata Kunci :** Bagi Hasil Mudharabah, Biaya Operasional terhadap Pendapatan Operasional, Non Performing Financing, ROA.



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## ABSTRACT

*This study aims to determine the effect of mudharabah profit sharing rates on operating costs on operating income, non performing financing for house holds. The object in this study is the islamic public bank for the period of 2012 – 2017.*

*This study uses purpose sampling criteria, sampling used as many as syariah commercial banks that meet the criteria. Data analysis techniques use multiple linear regression with the SPSS version 21.*

*The results of this study indicate that the mudharabah profit sharing and operating income have on effect on roa while non performing financing has no effect to roa.*

**Keywords:** *Mudharabah Profit Sharing, Operating Costs on Operating Income, Non Performing Financing, ROA.*



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