

ABSTRAK

Penelitian ini untuk menganalisis pengaruh *Non Performing Financing* (NPF), BOPO dan *Financing to Deposit Ratio* (FDR) terhadap *Return on Asset* (ROA) Bank Umum.

Desain yang digunakan adalah kuantitatif dan hasil penelitian ini menunjukkan bahwa secara parsial dan simultan variabel *Non Performing Financing* (NPF) dan BOPO berpengaruh negatif terhadap *Return On Asset* (ROA) Bank Umum Syariah, sedangkan *Financing to Deposit Ratio* (FDR) berpengaruh positif terhadap *Return On Asset* (ROA) Bank Umum Syariah.

Kata kunci: NPF, BOPO, FDR, *Return On Asset* (ROA) pada Bank Umum Syariah.



ABSTRACT

This study is to analyze the effect of Non Performing Financing (NPF), BOPO and Financing to Deposit Ratio (FDR) on Commercial Bank Return on Assets (ROA).

The design used is quantitative and the results of this study indicate that partially and simultaneously the Non Performing Financing (NPF) and BOPO variables negatively affect Return on Assets (ROA) of Islamic Banks, while Financing to Deposit Ratio (FDR) has a positive effect on ROA Banks Sharia General.

Keyword : NPF, BOPO, FDR, Return On Assets (ROA) at Islamic commercial banks.

