

**ANALISIS PENGARUH NPF, FDR, BOPO
TERHADAP ROA PADA PERBANKAN SYARIAH PERIODE 2013-2017
(Studi kasus Pada Bank BUMN syariah di Indonesia)**

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Net Performing Financing* (NPF), *Financing to Deposito Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO) terhadap *Return On Asset* (ROA) pada Bank BUMN Syariah Indonesia periode 2013-2017, dengan jumlah sample penelitian adalah 60 laporan keuangan Perbankan Syariah yang di peroleh dari Laporan Keuangan publikasi Triuwulan perbankan Syariah di Otoritas Jasa Keuangan (OJK)

Teknik analisa yang digunakan dalam penelitian ini kuantitatif dengan metode linier regresi berganda. Metode-metode yang digunakan adalah tahapan analisis regresi berganda sedangkan uji asumsi klasik yang digunakan adalah tahapan analisis adalah uji normalitas, Heterokedastisitas, Multikorelasi, Uji Autokorelasi, Analisis Regresi Berganda, Pengujian Hipotesis, Uji T, Uji F, uji koefisien determinai (R^2).

Berdasarkan Hasil analisis regresi berganda secara persial menunjukan bahwa, *Net Performing Financing* (X_2) tidak berpengaruh signifikan terhadap *Return On Asset* (Y), *Financing to Deposito Ratio* (X_3) tidak berpengaruh signifikan terhadap *Return On Asset* (Y), Biaya Operasional Pendapatan Operasional (X_4) berpengaruh signifikan terhadap *Return On Asset* (Y).

Kata Kunci : NPF,FDR,BOPO,ROA

ABSTRACT

The primary purpose of this research is to analyze the influence of “*Net Performing Financing (NPF)*, *Financing to Deposit Ratio (FDR)*, *Operational costs operational incomes*” toward “*Return on Asset (ROA)*” on BUMN Indonesia Sharia Bank since 2013 until 2017 period. This research is using 60 Sharia Banking financial reports as a sample that have been obtained from Sharia Banking Publication Financial Reports that have been published quarterly at Financial Services Authority.

This research using quantitative with multiple linear regression method as a data analysis technique. And the Method that have been used on this research is multiple linear regression. As normality tests, heteroskedasticity, multiple correlation, auto correlation tests, multiple linear regression, hypothesis tests, t-tests, f-tests, and determinate coefficient tests (R^2) used on Classic assumption tests.

Depends on multiple linear regression analysis as a partial results, it shows that, *Net Performing Financing* (X_2) doesn't have a significant influence toward *Return on Asset* (Y). While *Financing to Deposit Ratio* (X_3) doesn't have a significant influence toward *Return on Asset* (Y). And *operational costs operational incomes* (X_4) has a significant influence toward *Return on Asset* (Y).

Keywords: NPF, FDR, BOPO, ROA