

Abstrak

Pertumbuhan perbankan syariah di Indonesia diharapkan mampu memberikan manfaat yang besar bagi masyarakat dan berkontribusi positif terhadap perekonomian nasional. Mengingat pentingnya fungsi dan peranan perbankan Syariah, maka kinerja perbankan syariah harus terus ditingkatkan agar tercipta perbankan dengan prinsip syariah yang sehat dan efisien. Salah satu indikator untuk mengukur kinerja suatu bank adalah profitabilitas (ROA).

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Finance* (NPF), *Finance Deposit Ratio* (FDR) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap Profitabilitas (ROA) bank syariah di Indonesia selama periode 2013-2017. Berdasarkan *purposive sampling* diperoleh 8 sampel bank syariah yakni BCA Syariah, BNI Syariah, Bank Syariah Mandiri, Mybank Syariah, Bukopin Syariah, Bank Muamalat dan Bank Panin Syariah. Metode penelitian menggunakan metode dokumentasi dengan analisis data berupa analisis statistik deskriptif dan Uji asumsi klasik.

Hasil penelitian menunjukkan bahwa rasio CAR berpengaruh positif dan signifikan terhadap profitabilitas (ROA), NPF berpengaruh positif dan tidak signifikan terhadap profitabilitas (ROA), FDR berpengaruh negatif dan signifikan terhadap profitabilitas (ROA) dan BOPO berpengaruh negatif dan signifikan terhadap profitabilitas (ROA).

Kata Kunci : ROA, NPF, FDR, BOPO, Bank Syariah

Abstract

The growth of Islamic banking in Indonesia is expected to be able to provide great benefits to the community and contribute positively to the national economy. Considering the importance of the function and role of Syariah banking, the performance of Syariah banking must continue to be improved in order to create a sound and efficient banking system with sharia principles. One indicator to measure a bank's performance is profitability (ROA).

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Non-Performing Finance (NPF), Finance Deposit Ratio (FDR) and Operating Costs on Operating Income (BOPO) on Profitability (ROA) of Syariah banks in Indonesia during the 2013-2017 period. Based on purposive sampling obtained 8 samples of Islamic banks namely BCA Syariah, BNI Syariah, Bank Syariah Mandiri, Syariah Mybank, Bukopin Syariah, Bank Muamalat and Panin Syariah Bank. The research method uses the documentation method by analyzing the data in the form of descriptive statistical analysis and classical assumption.

The results showed that the CAR ratio had a positive and significant effect on profitability (ROA), NPF had a positive and not significant effect on profitability (ROA), FDR had a negative and significant effect on profitability (ROA) and BOPO had a negative and significant effect on profitability (ROA).

Keywords: ROA, NPF, FDR, BOPO, Syariah Bank