

Sulisyanti 13311024, **Analisis Faktor-Faktor Yang Mempengaruhi *Return On Asset (ROA)* Pada Bank Umum Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Periode 2015-2017**, Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Gresik, Februari, 2019.

ABSTRAKSI

Penelitian ini dilakukan untuk menguji Analisa Pengaruh Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan Financing to Deposit Ratio (FDR) terhadap Return On Asset (ROA). Objek penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode 2015-2017.

Populasi yang digunakan dalam penelitian ini terdiri dari 8 Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2015-2017 . penelitian ini menggunakan statistik inferensial yaitu teknik statistik yang digunakan untuk menganalisis data sampel dan hasilnya diberlakukan untuk populasi. Analisis dilakukan uji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi. Selama periode pengamatan menunjukkan bahwa data penelitian berdistribusi normal. Berdasarkan uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi tidak ditemukan variable yang menyimpang dari asumsi klasik. Hal ini menunjukkan data yang tersedia telah memenuhi syarat menggunakan model persamaan regresi linier berganda. Pengujian hipotesis menggunakan uji t.

Hasil penelitian ini menunjukkan bahwa variabel CAR, BOPO, dan FDR berpengaruh signifikan terhadap ROA, variabel NPF tidak berpengaruh signifikan terhadap ROA.

Kata kunci: Return On Asset (ROA), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan Financing to Deposit Ratio (FDR).

Sulisyanti 13311024, *Analysis of Factors Affecting Return On Assets (ROA) in Syariah Commercial Banks Registered in the Financial Services Authority for the 2015-2017 Period*, Management, Faculty of Economics and Business, Muhammadiyah Gresik University, February, 2019.

ABSTRACT

This research was conducted to test the Analysis of the Effect of Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), Operating Costs on Operating Income (BOPO) and Financing to Deposit Ratio (FDR) to Return On Assets (ROA). The object of this research is Syariah Commercial Banks registered in the Financial Services Authority for the 2015-2017 period.

The population used in this study consisted of 8 Syariah Commercial Banks registered in the Financial Services Authority (OJK) for the 2015-2017 period. This study uses inferential statistics, namely statistical techniques which is used to analyze sample data and the results are applied to the population. Analysis is carried out classic assumption test which includes normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. During the observation period, the research data were normally distributed. Based on the normality test, multicollinearity test, heteroscedasticity test and autocorrelation test, there were no deviating variables found from classical assumptions. This shows that the available data has been qualified the requirements using multiple linear regression equation models. Hypothesis testing uses t test.

The results of this study indicate that the CAR, BOPO and FDR variable has a significant effect on ROA, the NPF variable has no significant effect on ROA.

Keywords: Return On Assets (ROA), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operational Costs to Operating Income (BOPO) and Financing to Deposit Ratio (FDR)