

Lailatul Magfirah, 14311047, **Pengaruh *Capital Adequacy Ratio*, *Financing To Deposit Ratio*, Biaya Operasional Per Pendapatan Operasional dan *Non Performing Financing* Terhadap *Return On Asset* Pada Perbankan Syariah Tahun 2012-2016**, Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Gresik, Juli 2018

Abstrak

Penelitian ini bertujuan untuk mengetahui Pengaruh *Capital Adequacy Ratio*, *Financing To Deposit Ratio*, Biaya Operasional Per Pendapatan Operasional dan *Non Performing Financing* Terhadap *Return On Asset* Pada Perbankan Syariah Tahun 2012-2016. Teknik pengambilan sampel menggunakan sampling jenuh dengan menggunakan 55 sampel, pengujian dilakukan dengan menggunakan analisis regresi linear berganda, dimana variabel bebas terdiri dari *Capital Adequacy Ratio*, *Financing To Deposit Ratio*, Biaya Operasional Per Pendapatan Operasional dan *Non Performing Financing* serta *Return On Asset* sebagai variabel terikat. Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio*, *Financing To Deposit Ratio*, Biaya Operasional Per Pendapatan Operasional dan *Non Performing Financing* tidak berpengaruh signifikan terhadap *Return On Asset* pada Perbankan Syariah tahun 2012-2016 dengan nilai sig $0,453 > 0,05$ untuk variabel *Capital Adequacy Ratio*, dengan nilai sig $0,354 > 0,05$ untuk variabel *Financing To Deposit Ratio*, dengan nilai sig $0,942 > 0,05$ untuk variabel Biaya Operasional Per Pendapatan Operasional, dengan nilai sig $0,105 > 0,05$ untuk variaabel *Non Performing Financing*.

Kata kunci: *Capital Adequacy Ratio*, *Financing To Deposit Ratio*, Biaya Operasional Per Pendapatan Operasional, *Non Performing Financing* dan *Return On Asset*

Lailatul Magfirah, 14311047, *Effect Capital Adequacy Ratio, Financing To Deposit Ratio, Operational Cost Per Income Operation And Non Performing Financing Terhadap Return On Asset On Sharia Banking Year 2012-2016*, Management, Faculty Economics and Business, Muhammadiyah university of Gresik, July, 2018

Abstract

This study aims to determine the effect of Capital Adequacy Ratio, Financing To Deposit Ratio, Operational Cost Per Income Operation and Non Performing Financing Against Return On Assets On Sharia Banking Year 2012-2016. The sampling technique using saturated sampling using 55 samples, the test is done by using multiple linear regression analysis, where independent variable consists of Capital Adequacy Ratio, Financing To Deposit Ratio, Operational Cost Per Income Operation and Non Performing Financing and Return On Asset as dependent variable. The results showed that the Capital Adequacy Ratio, Financing To Deposit Ratio, Operational Cost Per Operating Income and Non Performing Financing did not significantly influence the Return On Assets of the Sharia Banking in 2012-2016 with the sig value of $0.453 > 0.05$ for the Capital Adequacy Ratio variable, with a sig value of $0.354 > 0.05$ for the Financing To Deposit Ratio variable, with a sig value of $0.942 > 0.05$ for Operational Cost Per Operating Revenue variable, with a sig value of $0.105 > 0.05$ for the Non Performing Financing variable.

Keyword: *Capital Adequacy Ratio, Financing To Deposit Ratio, Operational Cost Per Income Operation, Non Performing Financing and Return On Assets*