

Pengaruh *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Biaya Operasioanal Per Pendapatan Operasional, Dan *Non Performing Loan* Terhadap Profitabilitas Bank Syariah

ABSTRAK

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Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Biaya Operasioanal Per Pendapatan Operasional, Dan *Non Performing Loan* terhadap Profitabilitas Bank Syariah yang terdaftar di Bursa efek Indonesia dari periode 2015-2018. Variabel-variabel yang akan diuji dalam penelitian ini adalah Profitabilitas sebagai variabel dependen sedangkan *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Biaya Operasioanal Per Pendapatan Operasional, dan *Non Performing Loan* sebagai variabel independen. Sampel penelitian ini terdiri dari 12 perusahaan sektor perbankan yang menerbitkan dan mempublikasikan laporan keuangan mulai periode tahun 2015 sampai dengan 2018. Alat analisis yang digunakan dalam penelitian ini yaitu analisis regresi berganda.

Hasil yang diperoleh dalam penelitian ini menunjukkan bahwa Biaya Operasioanal Per Pendapatan Operasional memiliki pengaruh terhadap profitabilitas bank syariah yang terdaftar di Bursa efek Indonesia periode 2015-2018. Sedangkan *Capital Adequacy Ratio*, *Financing to Deposit Ratio* dan *Non Performing Loan* tidak mempunyai pengaruh terhadap profitabilitas bank syariah yang terdaftar di Bursa efek Indonesia periode 2015-2018.

Kata kunci : *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, *Biaya Operasioanal Per Pendapatan Operasional*, *Dan Non Performing Loan*, profitabilitas.

Effect of Capital Adequacy Ratio, Financing to Deposit Ratio, Operational Analysis Per Operational Income, and Non-Performing Loans on the Profitability of Islamic Banks

ABSTRACT

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This study aims to determine the effect of Capital Adequacy Ratio, Financing to Deposit Ratio, Operational Analysis Costs Per Operating Income, and Non-Performing Loans on the Profitability of Islamic Banks listed on the Indonesia Stock Exchange from the period 2015-2018. The variables to be tested in this study are profitability as the dependent variable while the Capital Adequacy Ratio, Financing to Deposit Ratio, Operational Cost Per Operational Income, and Non-Performing Loans as independent variables. The sample of this study consisted of 12 banking sector companies that published and published financial statements from the period of 2015 to 2018. The analytical tool used in this study was multiple regression analysis.

The results obtained in this study indicate that Operational Cost Per Operational Income has an influence on the profitability of Islamic banks listed on the Indonesia Stock Exchange in the period 2015-2018. While the Capital Adequacy Ratio Financing to Deposit Ratio and Non-Performing Loans have no effect on the profitability of Islamic banks listed on the Indonesia Stock Exchange in the 2015-2018 period.

Keywords : *Capital Adequacy Ratio, Financing to Deposit Ratio, Operational Analysis Per Operational Income, and Non Performing Loans, profitability.*