

Analisis pengaruh Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), serta rasio Biaya Operasional Pendapatan Operasional (BOPO) terhadap profitabilitas bank umum syariah = Analysis of effect of capital adequacy ratio (CAR), non performing financing (NPF), financing to deposit (FDR), and operational efficiency ratio (BOPO) on profitability of sharia commercial bank

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Abstrak

Tujuan dari penelitian ini adalah melihat pengaruh Size Perusahaan, CAR, NPF, FDR serta BOPO terhadap profitabilitas bank umum syariah yang diukur melalui ROA. Penelitian ini mengambil sampel dari bank umum syariah di Indonesia pada tahun 2008-2012. Teknik analisis data ini menggunakan analisis regresi berganda. Hasil dari penelitian ini menunjukkan bahwa SIZE, NPF, dan FDR tidak berpengaruh signifikan. Sedangkan CAR berpengaruh signifikan positif dan BOPO berpengaruh signifikan negatif terhadap ROA.

*The purpose of this study is to examine the effect of Firm Size, CAR, NPF, FDR, and BOPO on Profitability of Sharia Commercial Bank measured by ROA. This study takes sample in Indonesia Sharia Commercial Bank in 2008-2012. The data analysis technique used is multiple regression analysis. The result of this study shows that SIZE, NPF, and FDR have no significant effect on profitability. Meanwhile, CAR has positive significant effect and BOPO has negative significant effect on profitability (ROA).*