PENGARUH CAR, BOPO, NPF, DAN FDR TERHADAP ROA BANK UMUM SYARIAH DI INDONESIA

Puji Astuti Febrianthi[1]

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF) , dan *Financing to Deposit Ratio* (FDR) terhadap *Return on Asset* (ROA) Bank Umum Syariah (BUS) di Indonesia.

Populasi penelitian adalah seluruh BUS yang terdaftar di Direktori Perbankan Indonesia. Setelah melalui *purposive sampling*, akhirnya terpilih sebanyak 76 sampel. Penelitian ini menggunakan analisis regresi berganda untuk menguji pengaruh CAR, BOPO, NPF, dan FDR terhadap ROA Bank Umum Syariah di Indonesia. Sebelum melakukan uji regresi, dilakukan uji asumsi klasik yang terdiri dari uji normalitas, uji multikolinearitas, uji autokorelasi, dan uji heteroskedastisitas.

Hasil uji analisis linear berganda menunjukkan bahwa secara parsial hanya variabel BOPO dan FDR yang berpengaruh signifikan terhadap ROA. Variabel CAR dan NPF tidak berpengaruh signifikan terhadap ROA. Pengujian hipotesis secara simultan menunjukkan bahwa seluruh variabel independen berpengaruh signifikan terhadap variabel dependen (ROA).

Kata Kunci: CAR, BOPO, NPF, FDR, ROA

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THE EFFECT OF CAR, BOPO, NPF, AND FDR ON ROA OF ISLAMIC BANKS IN INDONESIA

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ABSTRACT

This study aims to examine the effect of Capital Adequacy Ratio (CAR), Biaya Operasional Pendapatan Operasional (BOPO), Non Performing Financing (NPF), and Financing to Deposit Ratio (FDR) on ROA of Islamic Banks in Indonesia.

Population of this study is all Islamic banks that listed in Indonesian Banking Directory. After going through purposive sampling process, 76 samples are selected. This research uses multiple regressiom analysis to examine effect of CAR, BOPO, NPF, and FDR on ROA of Islamic banks. Before doing a regression test, there is a test named assumption classic test, it is consist of normality test, multicolinearity test, autocorrelation test, and heteroskedasticity test.

The results of this study are only BOPO and FDR that significantly influence ROA partially. Whereas CAR and NPF are not significantly influence ROA. The hypothesis test also shows that the independent variables are significantly influence dependent variable (ROA) simultaneously.

Kerwords: CAR, BOPO, NPF, FDR, ROA

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