

## INTISARI

### **Analisis Pengaruh CAR, NPF, FDR, dan BOPO Terhadap Profitabilitas Pada Maybank Syariah Tahun 2009-2016**

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap Profitabilitas pada Maybank Syariah yang diproksikan dengan *Return on Assets* (ROA). Data yang digunakan dalam penelitian ini diperoleh dari laporan keuangan triwulan pada website Maybank Syariah. Metode analisis data dalam penelitian ini dengan analisis regresi linear berganda, pengujian asumsi klasik, dan uji hipotesis. Pengujian asumsi klasik menggunakan uji multikolinearitas, uji autokorelasi, uji normalitas, dan uji heteroskedastisitas. Pengujian hipotesis menggunakan uji statistik t, uji statistik F, dan uji koefisien determinasi dengan tingkat signifikansi sebesar 5%. Untuk menganalisis data menggunakan alat bantu *software* Eviews 7. Hasil penelitian menunjukkan bahwa variabel-variabel independen secara simultan berpengaruh terhadap ROA. Sedangkan secara parsial menunjukkan bahwa variabel CAR dan FDR berpengaruh positif signifikan terhadap ROA. Variabel NPF berpengaruh negatif tidak signifikan terhadap ROA. Sedangkan variabel BOPO berpengaruh negatif signifikan terhadap ROA. Nilai *adjusted R<sup>2</sup>* sebesar 0,8739 yang berarti bahwa kemampuan keempat variabel independen dapat menjelaskan ROA sebesar 87,39%, sedangkan sisanya dijelaskan oleh variabel lain.

Kata Kunci : *Return on Assets* (ROA), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO)

## ABSTRACT

### *Analysis of the Influence of CAR, NPF, FDR, and BOPO towards the Profitability of Maybank Syariah in 2009-2016*

*The purpose of this study to analyze the influence of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Operating Expenses to Operating Income (BOPO) toward Profitability in Maybank Syariah which were proxied Return on Assets (ROA). The data used in this study was obtained from quarterly financial reports on the website of Maybank Syariah. Methods of data analysis in this study with multiple regression analysis, classical assumption test, and hypothesis test. Classical assumption testing using multicollinearity, autocorrelation, normality, and heteroscedasticity. Hypothesis testing using t-statistical test, F-statistic test, and the determination of coefficients with a significance level of 5%. The results of the study are the independent variables simultaneously effect on ROA. While partially showed that the CAR and FDR variable has positive and significant effect on ROA. NPF variable has negative but no significant effect on ROA. While BOPO has negative and significant effect on ROA. Adjusted R<sup>2</sup> is 0.8739 which means that the ability of the four independent variables can explain ROA amounted 87.39%, while the rest is explained by other variables.*

*Keyword: Return on Assets (ROA), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Operating Expenses to Operating Income (BOPO)*