

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO), terhadap *Return on Asset* (ROA) Bank Umum Syariah yang terdaftar di Bank Indonesia periode 2012-2016.

Analisis yang digunakan dalam penelitian ini adalah analisis regresi linear berganda dengan menggunakan alat bantu program *Eviews8*. Setelah melakukan uji regresi linear berganda, peneliti melakukan uji asumsi klasik terhadap data-data tersebut yang meliputi uji normalitas residual, uji multikolinearitas, uji autokorelasi, dan uji heterokedastisitas.

Berdasarkan hasil uji regresi linear berganda pada data *time series* menunjukkan bahwa secara parsial *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh negatif terhadap *Return on Asset* (ROA) Bank Umum Syariah di Indonesia. Sedangkan hasil penelitian secara simultan menunjukkan bahwa *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) secara bersama-sama berpengaruh terhadap *Return on Asset* (ROA) Bank Umum Syariah di Indonesia.

Kata kunci: CAR, NPF, BOPO, ROA.

ABSTRACT

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Operational Cost to Operating Income (BOPO), to Return on Assets (ROA) of Sharia Commercial Banks registered at Bank Indonesia for 2012-2016 period.

In this research the used analysis is multiple linear regression analysis using Eviews8 program aids. After performing multiple linear regression test, the researcher performs classical assumption test on these data which includes residual normality test, multicollinearity test, autocorrelation test, and heteroskedasticity test.

Based on the result of multiple linear regression test in time series data, it shows that partially Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Operational Cost to Operating Income (BOPO) negatively affect on Return on Assets (ROA) of Sharia Commercial Bank Indonesia. While simultaneous research results show that Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Operational Cost to Operating Income (BOPO) together effect on Return on Assets (ROA) of Sharia Commercial Bank in Indonesia

Keywords: CAR, NPF, BOPO, ROA.