

## **ANALISIS PENGARUH FAKTOR MAKRO EKONOMI DAN MIKRO EKONOMI TERHADAP PROFITABILITAS PERBANKAN SYARIAH DI INDONESIA PERIODE 2009-2017**

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### **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pengaruh variabel makro dan mikro terhadap *Return on Asset (ROA)* Perbankan Syariah di Indonesia. Variabel makro terdiri dari inflasi (Inf), kurs, dan *Gross Domestic Product (GDP)*. Sedangkan mikro terdiri dari *Financing to Deposit Ratio (FDR)*, dan *Capital Adequacy Ratio (CAR)*.

Dengan menggunakan analisis Regresi Linier Berganda peneliti ini menguji variabel makro dan mikro terhadap ROA Perbankan Syariah di Indonesia selama periode Januari 2009 hingga Desember 2017. Data yang digunakan berupa data *Time Series* yang dianalisis menggunakan Regresi Linier Berganda dan *software Eviews 9.0* sebagai alat pengolah.

Hasil penelitian menunjukkan bahwa secara simultan variabel makro dan mikro berpengaruh terhadap *Return on Asset (ROA)* Perbankan Syariah di Indonesia. Melalui uji asumsi klasik data empiris menunjukkan bahwa residual model regresi empiris berdistribusi normal. Uji multikolinieritas menunjukkan bahwa tidak terdapat multikolinieritas. Uji Heteroskedastisitas menunjukkan bahwa nilai  $obs \times R^2$  didapatkan sebesar 51.70758 dengan  $p$  sebesar 0,0001. Berdasarkan nilai  $p < 0,05$ , disimpulkan bahwa dalam model empiris terjadi heteroskedastisitas.

**Kata Kunci :** Infasi, Kurs, *Gross Domestic Product (GDP)*, *Financing to Deposit Ratio (FDR)*, *Capital Adequacy Ratio (CAR)*, *Return on Asset (ROA)*, Bank Umum Syariah (BUS).

**The Analysis of the Effect of Macro Economy and Micro Economy Factors  
on the Profitability of Syariah Banks in Indonesia in Period of 2009-2017**

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***ABSTRACT***

*This research aims to analyze the effect of macro and micro variables on Return On Asset (ROA) of Syariah banking in Indonesia. The macro variables are inflation, exchange rate, and Gross Domestic Product (GDP). Meanwhile, the micro variables are Financing to Deposit Ratio (FDR), and Capital Adequacy Ratio (CAR).*

*Using multiple linear regression analysis, the researcher tested the macro and micro variables on ROA of Syariah Banking in Indonesia from January 2009 to December 2017. The data were Time Series Data analyzed using multiple linear regression and software Eviews 9.0 as to the processing tool.*

*The result showed that simultaneously macro and micro variables affected the Return On Asset (ROA) of sharia banking in Indonesia. Through classical assumption test, the empirical data show that the residual empirical regression model was normally distributed. Multicollinearity test shows that there was no multicollinearity. Meanwhile, heteroscedasticity test shows that the value of obs x R2 was 51.70758 with p value of 0.0001. Based on p value that was <0,05, it is concluded that heteroscedasticity occurs in the empirical model.*

***Keywords:*** *Inflation, exchange rate, Gross Domestic Product (GDP), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR). Return On Asset (ROA)*

