

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio*, *Loan/Financing to Deposit Ratio*, *Non Performing Loan/Financing* dan Biaya Operasional terhadap Pendapatan Operasional yang diukur dengan *Return On Assets* (ROA) dan membandingkan kinerja keuangan Bank BRI Konvensional dengan Bank BRI Syariah di Indonesia pada tahun 2010-2017. Data yang digunakan dalam penelitian ini diambil dari laporan keuangan yang dipublikasikan dari tahun 2010-2017 oleh Otoritas Jasa Keuangan . Teknik analisis data yang digunakan dalam penelitian ini adalah regresi linear berganda dan uji beda dua rata-rata (*Independent Sample T-test*). Hasil dari penelitian ini menunjukkan variabel CAR, NPL dan BOPO secara parsial berpengaruh negatif terhadap ROA Bank BRI konvensional. Variabel BOPO secara parsial berpengaruh negatif terhadap variabel ROA pada Bank BRI Syariah dan terdapat perbedaan yang signifikan antara Bank BRI Konvensional dan Bank BRI Syariah dilihat dari kinerja keuangannya.

Kata kunci: Bank BRI Konvensional, Bank BRI Syariah, ROA, CAR, F/DR, NPL/F, BOPO.

ABSTRACT

This study aims to analyze the effect of the Capital Adequacy Ratio, Loan/Financing to Deposite Ratio, Non Performing Loan/Financing and Operating Expenses/ Operating Income Banks towards performances as measured by Return On Assets (ROA) and compare of the financial performance between BRI Conventional Bank and Sharia BRI Bank 2010-2017. The data used in this study were obtained from the financial statement in 2010-2017, published by Otoritas Jasa Keuangan. Analytical technique used to see comparison of financial performance of Conventional BRI Bank and Sharia BRI Bank are the method of multiple linear regression and independent sample t-test. The result of this research shows that partially CAR, NPL/F and OEOI have negative and significant influence to ROA of Conventional BRI Bank. OEOI have negative and significant influence to ROA of Sharia BRI Bank and theres is significant difference between Conventional BRI Bank and Sharia BRI Bank.

Keywords: Conventional BRI Bank, Sharia BRI Bank, CAR, F/LDR, NPL/F, BOPO.