

PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING FINANCE (NPF)* DAN BIAYA OPERASIONAL DAN PENDAPATAN OPERASIONAL (BOPO) TERHADAP PROFITABILITAS (ROA)

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Finance (NPF)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap Profitabilitas (ROA) pada Bank Umum Syariah periode 2011-2019.

Teknik sampling yang digunakan adalah *non-probability sampling* dengan menggunakan metode *purposive sampling*. Analisis statistik yang digunakan dalam penelitian ini adalah uji asumsi klasik, regresi linear berganda, pengujian hipotesis menggunakan uji t dan uji f serta analisis koefisien determinasi. Populasi dalam penelitian ini adalah Bank Umum Syariah periode 2011-2019. Total populasi sebanyak 12 bank dan bank yang memenuhi kriteria sebagai sampel sebanyak 7 bank umum syariah. Periode pengamatan dalam penelitian ini selama 9 tahun dari 2011-2019. Teknik analisis yang digunakan adalah Analisis Regresi Berganda.

Hasil penelitian menunjukkan *Capital Adequacy Ratio (CAR)* dan *Non Performing Finance (NPF)* secara parsial berpengaruh positif dan tidak signifikan terhadap *Return On Assets (ROA)*. Biaya Operasional dan Pendapatan Operasional (BOPO) berpengaruh secara parsial berpengaruh negatif dan signifikan terhadap *Return On Assets (ROA)*. Sedangkan secara simultan *Capital Adequacy Ratio (CAR)*, *Non Performing Finance (NPF)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) berpengaruh terhadap Profitabilitas (ROA). Hal ini ditunjukkan oleh nilai f-hitung sebesar 46,872 dan signifikansi 0,000. Hasil koefisien determinasi (R^2) menunjukkan bahwa pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Finance (NPF)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) dalam menjelaskan Profitabilitas (ROA) sebesar 71,5% dan sisanya dijelaskan oleh variabel lain diluar penelitian ini.

Kata Kunci : *Capital Adequacy Ratio (CAR)*, *Non Performing Finance (NPF)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) dan *Return On Assets (ROA)*

**THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON
PERFORMING FINANCE (NPF) AND OPERATIONAL EFFICIENCY
RATIO (BOPO) TO THE PROFITABILITY (ROA)**

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ABSTRACT

The purpose of this research is to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Finance (NPF) and Operational Efficiency Ratio (BOPO) to the profitability of Sharia Commercial Banks period 2011-2019.

The sampling technique used is non-probability sampling using a purposive sampling method. The statistical analysis used in this study is the classic assumption test, multiple linear regression, correlation, hypothesis testing using the t test and f test and analysis of the coefficient of determination. Total population of 12 banks and banks that meet the criteria as a sample as many as 7 banks. The period of observation in this research for 9 years from 2011-2019. The analytical techniques used are multiple regression analyses.

The result of this research shows that Capital Adequacy Ratio (CAR) and Non Performing Finance (NPF) have a partially effect that is positive and insignificant to Return On Assets (ROA). The Operational Efficiency Ratio (BOPO) have a partially effect that is negative and significant to Return On Assets (ROA). Meanwhile, simultaneously the Capital Adequacy Ratio (CAR), Non Performing Finance (NPF) and Operational Efficiency Ratio (BOPO) influence profitability (ROA). This was provided by the F_{value} of 46.872 and significance 0.000. The result of determination coefficient (R^2) showed that Capital Adequacy Ratio (CAR), Non Performing Finance (NPF), Operational Efficiency Ratio (BOPO) in explaining the profitability (ROA) was 71,5% and the rest was explained by other unexamined variable in this research.

Keywords: *Capital Adequacy Ratio (CAR), Non Performing Finance (NPF), Operational Efficiency Ratio (BOPO) and Return on Assets (ROA)*