

ABSTRAK

Aristia Paramitha, NIM 7133220006, Pengaruh Capital Adequacy Ratio, Financing to Deposit Ratio, Non Performing Financing, Biaya Operasional Pendapatan Operasional Dan Good Corporate Governance Terhadap Profitabilitas Perbankan Syariah Yang Terdaftar di Bank Indonesia, Skripsi, Program Studi Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan 2017.

Permasalahan dalam penelitian ini adalah apakah *Capital Adequacy Ratio* (CAR), *Financing to Deposite Ratio* (FDR), *Non Performing Ratio* (NPF), Biaya Operasioanl dan Pendapatan Operasional (BOPO), dan *Good Corporate Governance* (GCG) terhadap profitabilitas. Penelitian ini bertujuan untuk menguji apakah terdapat pengaruh secara simultan antara *Capital Adequacy Ratio* (CAR), *Financing to Deposite Ratio* (FDR), *Non Performing Ratio* (NPF), Biaya Operasioanl dan Pendapatan Operasional (BOPO), dan *Good Corporate Governance* (GCG) terhadap profitabilitas.

Adapun jumlah populasi dalam penelitian ini adalah Perbankan Syariah yang terdaftar di Bank Indonesia pada tahun 2015. Sampel penelitian ini adalah Bank Syariah yang telah berdiri selama 5 tahun dan mempublikasikan laporan keuangan yang telah diaudit serta telah menerapkan sistem *Good Corporate Governance* selama periode penelitian. Analisis data dalam penelitian ini menggunakan pendekatan kuantitatif dengan melakukan uji asumsi klasik, analisis regresi berganda dan uji hipotesis dibantu dengan program SPSS 20.

Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikansi terhadap profitabilitas. Artinya, pihak manajemen dapat mengelola aktiva produktifnya dengan baik. Hasil penelitian ini mampu menjelaskan teori sinyal. *Financing to Deposite Ratio* (FDR) dan *Nom Performing Adequacy Ratio* (NPF) berpengaruh negatif dan signifikansi terhadap profitabilitas. Artinya, pihak bank mampu mengelola pembiayaan terhadap hutang dan mampu mengelola pinjaman secara baik. Hasil penelitian ini mampu menjelaskan teori sinyal. Biaya Operasional dan Pendapatan Operasional (BOPO) dan *Good Corporate Governance* (GCG) tidak berpengaruh terhadap profitabiitas. Artinya, bank mampu mengelola biaya operasional secara efisien da peran Good Coorporate Governance (GCG) belum dioptimalkan dalam perusahaan untk meningkatkan profitabilitas. Hasil penelitian ini mampu menjelaskan teori sinyal tetapi tidak dapat menjelaskan teori agensi.

Kata Kunci : Profitabilitas, ROA, CAR, FDR, NPF, BOPO, GCG

ABSTRACT

Aristia Paramitha, NIM 7133220006, The influence of Capital Adequacy Ratio, Financing to Deposit Ratio, Non Performing Financing, Operating Expenses/Operating Income and Good Corporate Governance toward Islamic Banking Profitability which registered in Indonesia Bank. Thesis, Departmen of Accountancy, Faculty of Economic, State University of Medan 2017.

The problem in this study is whether Capital Adequacy Ratio (CAR), Financing to Deposite Ratio (FDR), Non Performing Financing (NPF), Operating Expenses/Operating Income (BOPO) and Good Corporate Governance (GCG) have influence to the Islamic Banking Profitability. This study aims to test the influence of Capital Adequacy Ratio (CAR), Financing to Deposite Ratio (FDR), Non Performing Financing (NPF), Operating Expenses/Operating Income (BOPO) and Good Corporate Governance (GCG) to the Islamic Banking Profitability.

The population in this research is all of Islamic Banking which registered in Bank Indonesia in 2015. The sample in this research is the Islamic Banking has been established for 5 years which publish the audited finance report and has implemented GCG system. The data analysis in this research use quantitative approach by classical assumption, the multiple regression analysis, hypothesis test by SPSS 20.

The result of this research is describes that Capital Adequacy (CAR) has significant and positive influence to the profitability. That;s mean the management can manage the assets productive as well. The result of this study can explain the theory of signal. Financing to Deposite Ratio (FDR) and Nom Performing Adequacy Ratio (NPF) has significant and negative influence to the profitability. That's mean bank can manage financing of the debt as well and can manage loans properly. The result of this study can explain the theory of signal. Operating Expenses/Operating Income (BOPO) and Good Cooperate Governance (GCG) not influence to the profitability which measured by Return On Asset (ROA) in syariah public bank. That's mean ban be able to efficiently been optimized to improve profitability. The result of this study can explain the theory of signal but the result of this study can't explain agency theory.

Keywords: Profitability, ROA, CAR, FDR, NPF, BOPO, GCG

