

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) dan Financing to Deposit Ratio (FDR) terhadap Profitabilitas di Bank Islam. Sampel penelitian dilakukan pada XYZ Islamic Bank dengan data laporan keuangan yang dipublikasikan untuk periode 2010 - 2016. Variabel independen dalam penelitian ini adalah Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) dan Financing to Deposit Ratio (FDR) sementara variabel dependen adalah Profitabilitas yang dijelaskan oleh rasio ROA. Teknik sampling didasarkan pada studi kasus di XYZ Islamic Bank. Analisis data dengan regresi linier berganda berdasarkan SPSS 21. Hasil penelitian ini menunjukkan bahwa variabel CAR tidak memiliki pengaruh terhadap profitabilitas dengan nilai signifikansi 0,129, NPF mempengaruhi profitabilitas dengan nilai signifikansi 0,00 dan FDR memiliki pengaruh yang signifikan pada profitabilitas dengan nilai signifikansi 0,061

ABSTRACT

This study aims to examine the effect of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR) on Profitability in Islamic Banks. The research sample was conducted on XYZ Islamic Bank with published financial report data for the period 2010 - 2016. The independent variables in this study were Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR) while the dependent variable was Profitability which is described by the ROA ratio. Sampling technique is based on a case study at XYZ Islamic Bank. Data analysis with multiple linear regression based on SPSS 21. The results of this study indicate that the CAR variable does not have an influence on profitability with a significance value of 0.129, NPF affects profitability with a significance value of 0.00 and FDR has a significant effect on profitability with a significance value of 0.061.

Keywords: *ROA, FDR, NPF, CAR, Profitabilitas, Bank Syariah.*