

ABSTRACT

This research was conducted to examine the effect of variable Capital Adequacy Ratio (CAR), Non Performing Finance (NPF), Operational cost of Operational Income (BOPO) to Profitability Return On Asset (ROA). Profitability was used to measure the effectiveness of management based on the result generated return of loans and investments. Ratio profitability which important to bank is Return On Asset (ROA). The ratio of financial that effect of ROA are CAR, NPF, BOPO.

Sampling technic which used is purposive sampling with the criteria of islamic commercial bank serving the financial reporting period of 2007-2012. The technique is the method of analysis used panel data, multiple regression analysis and statistical tests, (Chow) test, *pooled least square* (PLS), *fixed effect model* (FEM), *random effect model* (REM), Hausman test, simultaneous test (F), test of determination (R^2), partial test T with *level of significance* 5%. The results of research simultaneously (F test) stated that CAR, NPF, BOPO simultaneously effect on bank profitability (ROA).

While the result coefficient of determination (R^2) showed that the correlation between profitability of bank (ROA) with 4 independent variables for 0.57% and the rest were affected by other variable for 0.43%. and the result from research partially (T test) stated that NPF variable effect negative and significant for bank profitability (ROA), and variable of CAR effect positive and significant for bank profitability (ROA), and variable of BOPO effect positive and not significant for bank profitability (ROA).

Key words: Islamic Commercial Bank,/ Profitability (ROA) *Fixed Effect Model* (FEM)

ABSTRAK

Penelitian ini dilakukan untuk menguji pengaruh variabel *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Biaya Operasional Pendapatan Operasional* (BOPO), terhadap Profitabilitas (ROA). Profitabilitas digunakan untuk mengukur efektifitas manajemen berdasarkan hasil pengembalian yang dihasilkan dari pinjaman dan investasi. Rasio profitabilitas yang penting bagi bank adalah *Return On Asset* (ROA). Rasio-rasio keuangan yang mempengaruhi ROA adalah CAR, NPF, BOPO.

Teknik sampling yang digunakan adalah *purposive sampling* dengan kriteria bank umum syariah yang menyajikan laporan keuangan periode 2007-2012. Teknik analisis yang digunakan adalah metode data panel, analisis regresi berganda dan uji statistik (chow), *pooled least square* (PLS), fixed effect model (FEM), random effect model, (REM), uji hausman, uji simuljtan (F), uji determinasi (R_2), uji parsial T dengan *level of significance* 5%. Hasil dari penelitian secara simultan (uji F) menyatakan bahwa CAR, NPF,BOPO secara simultan berpengaruh signifikan terhadap profitabilitas (ROA) bank.

Sedangkan hasil koefisien determinasi (R_2) menunjukkan bahwa korelasi antara profitabilitas (ROA) bank dengan 4 variabel bebas sebesar 0.57 % dan sisanya di pengaruhi oleh variabel lain sebesar 0.43 %. Dan hasil dari penelitian secara parsial (uji T) menyatakan bahwa variabel NPF berpengaruh negatif dan signifikan terhadap profitabilitas (ROA) bank. Dan variabel CAR berpengaruh positif dan signifikan terhadap profitabilitas (ROA) bank, dan variabel BOPO berpengaruh positif dan tidak signifikan terhadap profitabilitas (ROA) bank.

Kata Kunci: Bank Umum Syariah, / Profitabilitas (ROA) *Fixed Effect* (FE)