

**PENGARUH *OPERATIONAL EFFICIENCY RATIO* (OER) DAN *NON PERFORMING FINANCING* (NPF) TERHADAP *RETURN ON EQUITY* (ROE) PADA PT BANK BRI SYARIAH PERIODE 2011-2017**

**ABSTRAK**

Profitabilitas merupakan kemampuan suatu bank untuk memperoleh laba yang dinyatakan dalam persentase profit, rasio profitabilitas juga digunakan untuk menilai kemampuan perusahaan dalam mencari atau mendapatkan keuntungan. Rasio profitabilitas sering dijadikan patokan bagi para pemegang saham yang ingin berinvestasi dalam perusahaan tersebut. Dalam suatu bank ada yang mempengaruhi rasio profitabilitas, peneliti mengambil beberapa rasio diantaranya OER dan NPF yang berpengaruh terhadap profitabilitas. Kemudian rasio profitabilitas yang diambil yaitu ROE. Penelitian ini bertujuan untuk mengetahui pengaruh *Operational Efficiency Ratio* (OER) dan *Non Performing Financing* (NPF) terhadap *Return On Equity* (ROE) pada PT Bank BRI Syariah periode 2011-2017.

Metode penelitian yang digunakan adalah metode deskriptif dengan teknik pengumpulan data sekunder. Metode analisis yang digunakan adalah uji asumsi klasik, analisis regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji t dan uji f.

Dari hasil penelitian menunjukkan bahwa *Operational Efficiency Ratio* (OER) berpengaruh negatif secara signifikan terhadap *Return On Equity* (ROE) sedangkan *Non Performing Financing* (NPF) secara parsial berpengaruh signifikan terhadap *Return On Equity* (ROE). Secara simultan *Operational Efficiency Ratio* dan *Non Performing Financing* berpengaruh signifikan terhadap *Return On Equity*. Koefisien korelasi *Operational Efficiency Ratio* dan *Non Performing Financing* terhadap *Return On Equity* sebesar 0,904 menunjukkan hubungan sangat kuat. Koefisien determinasi *Operational Efficiency Ratio* dan *Non Performing Financing* memiliki pengaruh sebesar 81,8% terhadap *Return On Equity*, sedangkan sisanya sebesar 18,2% dipengaruhi oleh variabel lain.

**Kata kunci:** *Operational Efficiency Ratio* (OER), *Non Performing Financing* (NPF), *Return On Equity*

***THE EFFECT OF OPERATIONAL EFFICIENCY RATIO (OER) AND NON PERFORMING FINANCING (NPF) ON RETURN ON EQUITY (ROE) IN PT BANK BRI SYARIAH 2011-2017 PERIOD***

***ABSTRACT***

Profitability is the ability of a bank to obtain profits as expressed in the percentage of profit, profitability ratios are also used to assess the ability of a company to seek or profit. The profitability ratio is often used as a benchmark for shareholders who want to invest in the company. In a bank that affects the profitability ratio, the researcher takes several ratios between OER and NPF which affect profitability. Then the profitability ratio taken is ROE. This study aims to determine the effect of Operational Efficiency Ratio (OER) and Non Performing Financing (NPF) on Return On Equity (ROE) in PT Bank BRI Syariah 2011-2017.

The research method used is descriptive method with secondary data collection techniques. The analytical method used is the classic assumption test, multiple linear regression analysis, correlation coefficient analysis, coefficient of determination analysis, t test and f test.

The results of the study show that Operational Efficiency Ratio (OER) has a significant negative effect on Return On Equity (ROE) while the Non Performing Financing (NPF) partially has a significant effect on Return On Equity (ROE). Simultaneously Operational Efficiency Ratio and Non Performing Financing have a significant effect on Return On Equity. The correlation coefficient of Operational Efficiency Ratio and Non Performing Financing towards Return On Equity of 0.904 shows a very strong relationship. The determination coefficient of Operational Efficiency Ratio and Non Performing Financing has an influence of 81.8% on Return On Equity, while the remaining 18.2% is influenced by other variables.

**Keywords: Operational Efficiency Ratio (OER), Non Performing Financing (NPF), Return On Equity**