

## ABSTRAK

**Muhammad Iqbal Rosadi (1168020185): ANALISIS CAPITAL ADEQUACY RATIO (CAR), FINANCING TO DEPOSIT RATIO (FDR), OPERATIONAL COST TO OPERATIONAL INCOME (BOPO) TERHADAP RETURN ON ASSET (ROA) Pada PT Bank BRISyariah (Persero) Tbk Yang Terdaftar Di Bursa Efek Indonesia Periode 2009-2018.**

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), dan *Operational Cost to Operational Income* (BOPO) terhadap *Return On Asset* (ROA) studi pada PT bank BRISyariah (Persero) Tbk yang terdaftar di Bursa Efek Indonesia periode 2009-2018. Penelitian ini merupakan penelitian deskriptif dan verifikatif dengan pendekatan kuantitatif. Sampel dalam melakukan penelitian ini diperoleh menggunakan metode *purposive sampling*. Berdasarkan kriteria, sampel yang digunakan sebanyak 10 periode. Jenis data menurut waktu pengumpulannya yang di gunakan adalah data *time series* dari tahun 2009 hingga 2018. Untuk mengetahui pengaruh dari setiap variable, makapada penelitian ini digunakan uji hipotesis menggunakan analisis linier berganda, karena data yang digunakan merupakan data *time series* maka peneliti menggunakan pengujian asumsi klasik.

Hasil penelitian menunjukkan jika *Capital Adequacy Ratio* (CAR) memiliki nilai koefisien regresi sebesar 9,520 dan nilai signifikan sebesar 0,697, maka *Capital Adequacy Ratio* (CAR) tidak berpengaruh dan tidak signifikan terhadap *Return On Asset* (ROA). *Financing to Deposit Ratio* (FDR) memiliki nilai koefisien regresi sebesar 12,727 dan nilai signifikan sebesar 0,003, maka *Financing to Deposit Ratio* (FDR) berpengaruh positif dan signifikan terhadap *Return On Asset* (ROA). *Operational Cost to Operational Income* (BOPO) memiliki nilai koefisien regresi sebesar 10,488 dan nilai signifikan sebesar 0,000, maka *Operational Cost to Operational Income* (BOPO) berpengaruh positif dan signifikan terhadap *Return On Asset* (ROA). Hasil uji F menunjukkan bahwa CAR, FDR, BOPO secara simultan berpengaruh signifikan terhadap ROA, hasil ini menunjukkan nilai signifikan sebesar 0,000 lebih kecil dari 0,005. Kemampuan prediktif dari CAR, FDR, BOPO (variabel independen) sebesar 87% dan sisanya 13% dipengaruhi variabel lain di luar penelitian ini.

**Kata Kunci: CAR, FDR, BOPO dan ROA**

## ABSTRACT

**Muhammad Iqbal Rosadi (1168020185): CAPITAL ADEQUACY RATIO (CAR) ANALYSIS, FINANCING TO DEPOSIT RATIO (FDR), OPERATIONAL COST TO OPERATIONAL INCOME (BOPO) TO RETURN ON ASSET (ROA) At PT Bank BRISyariah (Persero) Tbk Listed on the Indonesia Stock Exchange (IDX) in of 2009-2018.**

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and Operational Cost to Operational Income (BOPO) on the Return On Asset (ROA) study at PT bank BRISyariah (Persero) Tbk which is listed on the Stock Exchange. Indonesian Securities for the period 2009-2018. This research is a descriptive and verification research with a quantitative approach. The sample in conducting this research was obtained using purposive sampling method. Based on the criteria, the sample used was 10 periods. The type of data according to the time of collection used is time series data from 2009 to 2018. To find out the effect of each variable, this research uses hypothesis testing using multiple linear analysis, because the data used is time series data, the researchers used classical assumption testing.

The results showed that if the Capital Adequacy Ratio (CAR) has a regression coefficient value of 9,520 and a significant value of 0.697, then the Capital Adequacy Ratio (CAR) has no and insignificant effect on Return On Assets (ROA). Financing to Deposit Ratio (FDR) has a regression coefficient value of 12,727 and a significant value of 0.003, so the Financing to Deposit Ratio (FDR) has a positive and significant effect on Return On Assets (ROA). Operational Cost to Operational Income (BOPO) has a regression coefficient value of 10.488 and a significant value of 0.000, so Operational Cost to Operational Income (BOPO) has a positive and significant effect on Return On Assets (ROA). The results of the F test show that simultaneously CAR, FDR, BOPO have a significant effect on ROA, these results indicate a significant value of 0.000, less than 0.005. The predictive ability of CAR, FDR, BOPO (independent variable) is 87% and the remaining 13% is influenced by other variables outside of this study.

**Keyword : CAR, FDR, BOPO, and ROA**