

Lembar Pengesahan

Skripsi yang berjudul Pengaruh *Non Performing Financing*, Biaya Operasional/Pendapatan Operasional Terhadap *Return On Asset* Pada Bank Umum Syariah Di Indonesia, Tbk. Periode 2010-2014

Oleh
Cici Yolanda Hasan

Telah dipertahankan di depan dewan penguji

Hari/Tanggal : Senin, 25 juli 2016
Waktu : 13:00 Wita

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Gorontalo, 25 Juli 2016
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PERSETUJUAN PEMBIMBING

**PENGARUH *NON PERFORMING FINANCING*,
BIAYA OPERASIONAL/PENDAPATAN OPERASIONAL TERHADAP
RETURN ON ASSET PADA BANK UMUM SYARIAH DI INDONESIA,
TBK. PERIODE 2010 -2014**

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ABSTRAK

CICI YOLANDA HASAN. 931 411 075. 2016. Pengaruh *Non Performing Financing*, Biaya Operasional/Pendapatan Operasional Terhadap *Return On Asset* Pada Bank Umum Syariah Di Indonesia, Tbk. Periode 2010-2014. Skripsi. Program Studi Sarjana Manajemen, Fakultas Ekonomi, Universitas Negeri Gorontalo. Pembimbing I Bapak Hais Dama, SE., M.Si. dan Pembimbing II Bapak La Ode Rasuli, SPd., SE., MSA.

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh *Non Performing financing* (NPF), Biaya Operasional/Pendapatan Operasional (BOPO) terhadap *Return On Asset* (ROA) pada Bank Umum Syariah di Indonesia. Penelitian ini dilaksanakan pada 11 Bank Umum Syariah di Indonesia dengan menggunakan sampel sebanyak 55 data panel yakni 5 tahun/*time series* penelitian (2010-2014). Teknis analisis data yang digunakan dalam penelitian ini adalah analisis regresi berganda.

Hasil penelitian menunjukkan bahwa *Non Performing Financing* (NPF) tidak berpegaruh signifikan terhadap *Return On Asset* (ROA), Operasional/Pendapatan Operasional (BOPO) berpegaruh signifikan terhadap *Return On Asset* (ROA). Secara simultan *Non Performing Financing* (NPF) dan Operasional/Pendapatan Operasional (BOPO) berpegaruh signifikan terhadap *Return On Asset* (ROA) Bank Umum Syariah di Indonesia periode 2010-2014 dengan nilai koefisien determinasi 51,43%.

Kata kunci: *Non Performing Financing* (NPF), Operasional/Pendapatan Operasional (BOPO), *Return On Asset* (ROA)

ABSTRACT

CICI YOLANDA HASAN. 931 411 075. 2016. The Effect of Non Performing Financing, Operational Cost/Operational Revenue toward Return on Asset in Islamic Bank of Indonesia, Tbk. 2010-2014. Skripsi. Bachelor Study Program of Management, Faculty of Economics, State University of Gorontalo. Principal supervisor is Hais Dama, SE., M.Si and co-supervisor is La Ode Rasuli, S.Pd., SE.,MSA.

The research aims at understanding the effect of non performing financing (NPF), operating cost/operating revenue (BOPO) toward return on asset (ROA) in Islamic Bank of Indonesia. It was conducted at 11 Islamic Bank as sampling was completed through obtaining 55 panel data within 5 years/time series (2010-2014). Data analysis was completed by multiple regression analysis.

Research findings revealed that non performing financing has not significantly influenced return on asset, operating cost/operating revenue has significantly influenced return on asset. And it was verified simultaneously that non performing financing and operating cost/operating revenue have significantly influenced return on asset in Islamic Bank of Indonesia within 2010-2014 as it was revealed value of determination coefficient 51,43%.

Keywords: non performing financing, operating cost/operating revenue, return on asset

