

**PENGARUH *NON PERFORMING FINANCING* (NPF) DAN *CAPITAL ADEQUACY RATIO* (CAR) TERHADAP *RETURN ON ASSET* (ROA)
STUDI KASUS PADA PT. BANK SYARIAH MANDIRI**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) terhadap profitabilitas yang diukur dengan *Return On Asset* (ROA) pada PT. Bank Syariah Mandiri periode 2009-2013.

Metode penelitian yang digunakan adalah metode kuantitatif, dengan teknik pengumpulan data yaitu studi dokumentasi dan studi kepustakaan. Metode analisis data menggunakan statistik deskriptif dengan uji asumsi klasik, analisis regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, analisis uji-t, dan analisis uji-F menggunakan perangkat lunak SPSS 20.0.

Dari hasil penelitian diperoleh kesimpulan bahwa: 1) *Non Performing Financing* (NPF) memiliki pengaruh negatif dan tidak signifikan terhadap *Return On Asset* (ROA) 2) *Capital Adequacy Ratio* (CAR) memiliki pengaruh negatif dan tidak signifikan terhadap *Return On Asset* (ROA) 3) *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) secara simultan tidak berpengaruh signifikan terhadap *Return On Asset* (ROA). Sedangkan hasil analisis koefisien determinasi, *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) memiliki pengaruh sebesar 41,8% terhadap *Return On Asset* (ROA) sedangkan sisanya sebesar 58,2% dipengaruhi oleh variabel lain.

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Return On Asset* (ROA)

EFFECT OF NON PERFORMING FINANCING (NPF) AND CAPITAL ADEQUACY RATIO (CAR) TO RETURN ON ASSETS (ROA) CASE STUDY AT PT. BANK SYARIAH MANDIRI

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ABSTRACT

The purpose of this research is to find out how the effect of Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) to profitability as measured by return on assets (ROA) at PT. Bank Syariah Mandiri 2009-2013.

The research method used a quantitative method, the data collection techniques that study the documentation and study of literature. Methods of data analysis using descriptive statistics with the classical assumption, multiple linear regression analysis, correlation coefficient analysis, determination coefficient analysis, t-test analysis, and analysis of F-test using SPSS 20.0 software.

From the results we concluded that: 1) Non Performing Financing (NPF) has a negative and not significant impact on the return on assets (ROA) 2) Capital Adequacy Ratio (CAR) has a negative and not significant impact on the return on assets (ROA) 3) Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) simultaneously no significant effect on return on assets (ROA). While the results of the analysis coefficients determenasi, Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) has the effect of 41.8% of the return on assets (ROA) while the remaining 58.2% is influenced by other variables.

Keywords: Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Asset (ROA)