

INTISARI

Penelitian ini bertujuan untuk menguji (a) pengaruh rasio CAR (*Capital Adequacy Ratio*) berpengaruh terhadap ROA di masa depan, (b) pengaruh rasio NPF (*Non Performing Finance*) berpengaruh terhadap ROA di masa depan, (c) pengaruh rasio NPM (*Net Profit Margin*) berpengaruh terhadap ROA di masa depan. (d) rasio BOPO (*Biaya Operasional Pendapatan Operasional*) berpengaruh terhadap ROA di masa depan, (e) pengaruh rasio FDR (*Finance to Deposit Ratio*) berpengaruh terhadap ROA di masa depan.

Menurut Bank Indonesia data rasio keuangan Bank Syariah merupakan data yang sangat *confidential* maka Data rasio keuangan yang dapat diberikan adalah data statistik perbankan syariah dari Bank Indonesia yang merupakan agregat atau keseluruhan periode 2005-2015. Metode Analisis yang digunakan adalah analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa (a) *Capital Adequacy Ratio*, *Non Performing Finance*, Biaya Operasional dan Pendapatan Operasional, dan *Finance To Debt Ratio* tidak berpengaruh terhadap *Return On Asset* di masa depan. Hal ini dikarenakan Bank Syariah dihadapkan pada Biaya Operasional yang tinggi. Sedangkan *Net Profit Margin* berpengaruh positif terhadap *Return On Asset* di masa depan karena kinerja manajemen sebuah bank sangat berpengaruh terhadap profitabilitas di masa depan, (b) rasio CAMEL dapat digunakan untuk memprediksi profitabilitas di masa depan.

Kata kunci : *Capital Adequacy Ratio*, *Non Performing Finance*, *Net Profit Margin*, Biaya Operasional dan Pendapatan Operasional, *Finance to Debt Ratio*, dan *Return On Asset* di masa depan.

ABSTRACT

The research is aimed to examine (a) the influence of the CAR (Capital Adequacy Ratio) to the ROA in the future, (b) the influence of the NPF ratio (Non Performing Finance) to the ROA in the future, (c) the influence of the NPM ratio (Net Profit Margin) to the ROA in the future, (d) the influence of BOPO ratio (Operating Cost Operational Income) to the ROA in the future, (e) the influence of the FDR ratio (Finance to Deposit Ratio) to the ROA in the future.

According to Bank Indonesia, the financial ratio data of Bank Syariah is the most confidential data, the financial ratio data which can be given is the Syariah Banking statistics from Bank Indonesia which is the aggregate or overall in 2005-2015 periods. The analysis method has been carried out by using multiple linear regression.

The result of the research shows that (a) Capital Adequacy Ratio, Non Performing Finance, Operating Cost and Operational Income, and Finance to Debt Ratio do not have any influence to the Return on Asset in the future. This is caused by the Sharia Bank is encountered to high operating cost. Meanwhile, the Net Profit Margin has positive influence to the Return on Asset in the future because the management performance of a bank has great influence to the profitability in the future, (b) CAMEL ratio can be used to predict the profitability in the future.

Keywords: Capital adequacy ratio, non performing finance, net profit margin, operating cost and operating income, finance to debt ratio and return on assets in the future.