

INTISARI

Tujuan penelitian ini adalah untuk mengetahui pengaruh rasio CAMEL terhadap kinerja keuangan perbankan syariah. Penelitian ini menggunakan rasio CAMEL yaitu *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Net Profit Margin* (NPM), Biaya Operasional dan Pendapatan Operasional (BOPO), *Finance to Deposit Ratio* (FDR) terhadap kinerja keuangan yang diukur dengan *Return On Asset* (ROA).

Sampel penelitian ini terdiri dari 6 perusahaan perbankan syariah yang dipilih secara *purposive sampling*. Populasi penelitian ini yakni perusahaan perbankan syariah yang terdaftar pada Bank Indonesia dari tahun 2013 – 2015. Alat uji statistik berupa SPSS 20 yang digunakan untuk uji asumsi klasik dan analisis regresi berganda.

Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Biaya Operasional dan Pendapatan Operasional (BOPO), *Finance to Deposit Ratio* (FDR) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA). Sementara *Net Profit Margin* (NPM) berpengaruh positif dan signifikan terhadap *Return On Asset* (ROA).

Kata Kunci : Rasio CAMEL dan kinerja keuangan.



ABSTRACT

This research is aimed to find out the influence of CAMEL ratio to the financial performance of sharia banking. This research is used CAMEL ratio i.e. Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Net Profit Margin (NPM), operational cost, and operational revenue (BOPO), Finance to Deposit Ratio (FDR) to the financial performance which is measured by using Return On Asset (ROA).

The research sample consist of 6 companies of sharia banking which have been selected by using purposive sampling. The research population is sharia bankings which are listed in Indonesia Stock Exchange in 2013-2015 periods. The statistic test instrument is SPSS 20 which has been carried out by using classic assumption test and multiple linear regressions analysis.

The result of the research shows that Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operational cost and operational revenue (BOPO), Finance to Deposit Ratio (FDR) have significant and negative to the Return on Asset (ROA). Meanwhile, Net Profit Margin (NPM) has significant and positive influence to the Return on Asset (ROA).

Keywords: CAMEL ratio and financial performance.

