

**PENGARUH NPF (*NON PERFORMING FINANCING*) TERHADAP ROA
(*RETURN ON ASSET*) DAN CAR (*CAPITAL ADEQUACY RATIO*)
(Studi Kasus Pada PT. BANK BCA Syariah Periode 2013-2017)**

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ABSTRAK

NPF (*Non Performing Financing*) merupakan persentase jumlah pembiayaan bermasalah yang terjadi pada Bank syariah. Profitabilitas merupakan indikator yang tepat untuk mengukur kinerja bank syariah atas penyaluran pembiayaan. ROA (*Return On Asset*) digunakan untuk mengukur profitabilitas. CAR mencerminkan modal sendiri perusahaan untuk menghasilkan laba ataupun menutupi kemungkinan risiko yang terjadi akibat NPF (*Non Performing Financing*) atau kredit bermasalah. Penelitian ini bertujuan untuk mengetahui perkembangan NPF (*Non Performing Financing*), ROA (*Return On Asset*), dan CAR (*Capital Adequacy Ratio*). Serta untuk mengetahui pengaruh NPF (*Non Performing Financing*) terhadap ROA (*Return On Asset*) dan CAR (*Capital Adequacy Ratio*) pada PT. Bank BCA Syariah periode 2013-2017.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan metode verifikatif. Data yang digunakan adalah data sekunder laporan keuangan triwulan periode 2013-2017 dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Rancangan hipotesis yang digunakan analisis regresi linier sederhana, analisis kanonikal, dan uji t.

Hasil penelitian ini menunjukkan bahwa terdapat hubungan yang cukup kuat antara NPF (*Non Performing Financing*) dengan ROA (*Return On Asset*) dan CAR (*Capital Adequacy Ratio*). Secara parsial NPF (*Non Performing Financing*) tidak berpengaruh signifikan terhadap ROA (*Return On Asset*), sedangkan NPF (*Non Performing Financing*) secara parsial berpengaruh signifikan terhadap CAR (*Capital Adequacy Ratio*).

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

**THE EFFECT OF NPF (NON PERFORMING FINANCING) ON ROA
(RETURN ON ASSET) AND CAR (CAPITAL ADEQUACY RATIO)
(Case Study at PT. Bank BCA Syariah Period 2013-2017)**

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ABSTRACT

NPF (Non Performing Financing) is the percentage of problematic financing that occurs in Islamic banks. Profitability is an appropriate indicator to measure the performance of sharia banks over financing disbursement. ROA (Return On Asset) is used to measure profitability, CAR reflects the company's own capital to generate profits or cover the possibility of risks that occur due to NPF (Non Performing Financing) or problem loans. This study aims to determine the development of NPF (Non Performing Financing), ROA (Return On Assets), and CAR (Capital Adequacy Ratio). And to determine the effect of NPF (Non Performing Financing) on ROA (Return On Assets) and CAR (Capital Adequacy Ratio) at PT. BCA Syariah Bank 2013-2017 period.

The method used in this research is descriptive method and verifikatif method. The data used are secondary data of quarterly financial report period 2013-2017 with data collection technique by documentation study and literature study. The design of the hypothesis used is simple linear regression analysis, canonical analysis, and t test.

The results of this study have indicates that there is a strong enough relationship between NPF (Non Performing Financing) with ROA (Return On Asset) and CAR (Capital Adequacy Ratio). Partially NPF (Non Performing Financing) does not have a significant effect on ROA (Return On Assets), while NPF (Non Performing Financing) partially has a significant effect on CAR (Capital Adequacy Ratio).

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