

**PENGARUH *FINANCING TO DEPOSIT RATIO* (FDR) DAN *NON PERFORMING FINANCING* (NPF) TERHADAP *RETURN ON ASSET* (ROA)  
STUDI KASUS PADA PT. BANK SYARIAH MANDIRI**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *Financing to Deposit Ratio* (FDR) dan *Non Performing Financing* (NPF) terhadap profitabilitas yang diukur dengan *Return On Asset* (ROA) pada PT. Bank Syariah Mandiri periode 2010-2014.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif, sedangkan teknik untuk memperoleh data penelitian dilakukan dengan pengumpulan data studi dokumentasi dan studi kepustakaan. Rancangan pengujian hipotesis menggunakan uji asumsi klasik, analisis regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji-t, dan uji-F dengan menggunakan perangkat lunak SPSS 20.0.

Dari hasil penelitian diperoleh kesimpulan bahwa: 1) *Financing to Deposit Ratio* (FDR) memiliki pengaruh positif dan tidak signifikan terhadap *Return On Asset* (ROA) 2) *Non Performing Financing* (NPF) memiliki pengaruh negatif dan tidak signifikan terhadap *Return On Asset* (ROA) 3) *Financing to Deposit Ratio* (FDR) dan *Non Performing Financing* (NPF) secara simultan berpengaruh tidak signifikan terhadap *Return On Asset* (ROA). Sedangkan hasil analisis koefisien determinasi, *Financing to Deposit Ratio* (FDR) dan *Non Performing Financing* (NPF) memiliki pengaruh sebesar 89% terhadap *Return On Asset* (ROA) sedangkan sisanya sebesar 11% dipengaruhi oleh variabel lain.

**Kata Kunci:** *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF) dan *Return On Asset* (ROA)

***EFFECT OF FINANCING TO DEPOSIT RATIO (FDR) AND NON  
PERFORMING FINANCING (NPF) 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 Financing to Deposit Ratio (FDR) and Non Performing Financing (NPF) to profitability as measured by return on assets (ROA) at PT. Bank Syariah Mandiri 2010-2014.*

*The method used is descriptive method and verification method, while the technique to obtain research data conducted by the documentation and data collection study literature study. The design of hypothesis testing using classic assumption test, multiple linear regression analysis, correlation coefficient analysis, determination coefficient analysis, t-test and F test using SPSS 20.0 software.*

*From the research we concluded that: 1) Financing to Deposit Ratio (FDR) has a positive influence and not significant Return On Asset (ROA) 2) Non-Performing Financing (NPF) has a negative influence and not significant Return On Asset (ROA) 3) Financing to Deposit Ratio (FDR) and Non Performing Financing (NPF) simultaneously not significant effect on Return On Assets (ROA). While the results of the analysis coefficients determenasi, Financing to Deposit Ratio (FDR) and Non Performing Financing (NPF) has the effect of 89% of the return on assets (ROA) while the remaining 11% is influenced by other variables.*

***Keywords: Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), and Return On Asset (ROA)***