

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh manajemen modal, resiko kredit, efesiensi operasional dan pertumbuhan ekonomi terhadap profitabilitas. Penelitian ini menggunakan teknik sampling yaitu menjadikan seluruh perusahaan perbankan syariah, triwulan II, III, dan IV sebagai sampel penelitian ini. Dengan menggunakan alat analisis regresi linear berganda dan pengujian statistik secara overall (uji f) dan persial (uji t), dan dapat di simpulkan bahwa perbankan syariah, dimana secara simultan manajemen modal (CAR), resiko kredit (NPF), efesiensi operasional (BOPO) dan pertumbuhan ekonomi (PDB) berpengaruh positif signifikan terhadap profitabilitas (ROA), sedangkan secara persial manajemen modal (CAR) berpengaruh positif signifikan, resiko kredit (NPF) berpengaruh negatif signifikan, efesiensi operasional (BOPO) berpengaruh negatif signifikan dan pertumbuhan ekonomi (PDB) positif signifikan terhadap profitabilitas.

Kata kunci : Kecukupan Modal, Resiko Kredit, biaya pendapatan operasional dan pertumbuhan ekonomi

ABSTRACT

This study aims to determine how the influence of capital management, credit risk, operational efficiency and economic growth on profitability. This study uses a sampling technique that makes all Islamic banking companies, in the second, third, and fourth quarters as samples of this study. By using multiple linear regression analysis tools and statistical testing overall (f test) and partial (t test), and it can be concluded that Islamic banking, where simultaneously capital management (CAR) , credit risk (NPF) , operational efficiency (BOPO)) and economic growth (GDP) have a significant positive effect on profitability (ROA), while partially capital management (CAR) has a significant positive effect, credit risk (NPF) has a significant negative effect, operational efficiency (BOPO) has a significant negative effect and economic growth (GDP) has a significant positive effect on profitability.

Keywords: capital adequacy ratio , non-performing financing , operating income costs and economic growth