Analisis pengaruh rasio keuangan terhadap profitabilitas bank syariah (studi kasus pada Bank Pembiayaan Rakyat Syariah di Indonesia Periode Triwulan II 2011 - Triwulan IV 2012) = analysis on the impact of financial ratio towards islamic bank profitability (Case Study On Islamic Rural Banks In Indonesia 2011Q2 - 2012Q4)

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Abstrak

BPRS merupakan lembaga perbankan yang sangat penting berperan dalam fungsi intermediasi perbankan. Dengan keunggulan karakteristik BPRS yang beroperasi di daerah-daerah terpencil bahkan pada daerah remote area, sehingga mampu dalam memberikan pelayanan dengan jangkauan yang lebih luas kepada masyarakat.

Penelitian ini membahas mengenai pengaruh rasio keuangan terhadap profitabilitas BPRS selama kurun Triwulan II 2011 - Triwulan IV 2012. Variabel bebas yang digunakan dalam penelitian ini meliputi Credit, Liquidity, Capital Adequacy Ratio CAR), Financing to Deposit Ratio (FDR), Operating Efficiency (OE), Debt to Total Assets Ratio (DTAR). Sedangkan variabel terikat terdiri dari Return On Assets (ROA) dan Financing Income (FI).

Hasil penelitian ini diperoleh bahwa pada model ROA, secara simultan variabel bebas berpengaruh signifikan. Variabel bebas yang berpengaruh signifikan antara lain Credit, DTAR, dan OE. Sedangkan pada model FI, seluruh variabel berpengaruh tidak signifikan
<hr><i>BPRS is a very important banking institutions that play a role in the functioning of the banking intermediation. With the advantage characteristics of BPRS that operating even in remote areas, thus capable of providing services to a wider range to the public.

This study discusses the effect of the ratio of bank risk in financing to financial performance of BPRS during the Second Quarter 2011 - Fourth Quarter 2012. This study uses a quantitative approach in testing the data where variables of the study consists of independent variables and dependent variables. The independent variables include Credit, Liquidity, Capital Adequacy Ratio, Financing to Deposit Ratio, Operating Efficiency, Debt to Total Assets Ratio. The dependent variables consisted of Return on Assets and Financing Income.

The results of this study is that in the ROA models, variables have a significant effect simultaneously. Variables that have significant effect include Credit, DTAR, and OE. While in the FI models, all the variables do not affect significantly.</i>