

Pengaruh kinerja ekonomi, kinerja pengusaha dan efisiensi terhadap penurunan profitabilitas industri perbankan syariah = The effect of economic, performance the performance of entrepreneurs and efficiency to the decline in profitability of islamic banking industry / Noor Cholís

Noor Cholís, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20414597&lokasi=lokal>

Abstrak

[ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Biaya Operasional Pendapatan Operasional (BOPO) secara individual maupun secara bersama- bersama terhadap profitabilitas (Ratio of Return on Asset (ROA)) pada bank syariah. Penelitian ini menggunakan metode analisa Uji Kausalitas Granger dan Model Vektor Otoregresif dengan bantuan program Eviews 7. Selanjutnya, dilakukan pengujian ekonometrik dan pengujian statistik untuk mengetahui ada atau tidaknya pengaruh antara variabel bebas (independent) yaitu Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Biaya Operasional Pendapatan Operasional (BOPO) terhadap variabel terikat (dependent) yaitu profitabilitas (ROA) Bank Syariah. Sampel data yang digunakan dalam penelitian, yaitu data rasio keuangan Bank Syariah pada periode Januari 2009 sampai dengan bulan Maret 2015 yang bersumber dari laporan publikasi Bank Indonesia (BI) dan Otoritas Jasa Keuangan (OJK), yaitu Statistik Perbankan Syariah.

Dari penelitian ini ditemukan bahwa variabel ROA (pada dua bulan sebelumnya) berpengaruh signifikan terhadap variabel ROA pada bulan t dengan hubungan yang terbalik. Variabel FDR, NPF dan BOPO (pada satu dan dua bulan yang lalu) baik secara sendiri-sendiri maupun bersama-sama tidak berpengaruh signifikan terhadap ROA pada bulan t.

<hr>

ABSTRACT

The purpose of this study is to know the influence of financing to deposit ratio (FDR), non performing financing (NPF), ratio of operational expenses to operational revenue (BOPO) in individually or together on profitability (ROA) in Islamic banks.

This study use Granger causality test analysis method and vector autoregresif model with the help of Eviews 7 program. Furthermore, testing econometric and statistical tests to determine whether or not the influence of the independent variables, namely financing to deposit ratio (FDR), non performing financing (NPF), ratio of operational expenses to operational revenue (BOPO) to the dependent variable is the profitability (ROA) of Islamic banks. The sample data used in the study, i.e. data financial ratios Islamic bank in the period January 2009 to March 2015 derived from published reports of Bank Indonesia (BI) and Otoritas Jasa Keuangan (OJK), namely Islamic Banking Statistics.

From this study it was found that the ROA variable (in the previous two months) significant effect on the ROA variable in particular with the inverse liaison. The variable of FDR, NPF and BOPO (at one and two months ago) in individually or together were no significant effect on the ROA variable in a given month., The purpose of this study is to know the influence of financing to deposit ratio (FDR), non performing financing (NPF), ratio of operational expenses to operational revenue (BOPO) in individually or together on

profitability (ROA) in Islamic banks.

This study use Granger causality test analysis method and vector autoregresif model with the help of Eviews 7 program. Furthermore, testing econometric and statistical tests to determine whether or not the influence of the independent variables, namely financing to deposit ratio (FDR), non performing financing (NPF), ratio of operational expenses to operational revenue (BOPO) to the dependent variable is the profitability (ROA) of Islamic banks. The sample data used in the study, i.e. data financial ratios Islamic bank in the period January 2009 to March 2015 derived from published reports of Bank Indonesia (BI) and Otoritas Jasa Keuangan (OJK), namely Islamic Banking Statistics.

From this study it was found that the ROA variable (in the previous two months) significant effect on the ROA variable in particular with the inverse liaison. The variable of FDR, NPF and BOPO (at one and two months ago) in individually or together were no significant effect on the ROA variable in a given month.]