

## Studi komparatif determinan profitabilitas bank umum syariah dan bank pembiayaan rakyat syariah di Indonesia = Comparative study on profitability determinant of Islamic commercial bank and Islamic rural bank in Indonesia

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### Abstrak

Karya tulis ini membahas hubungan antara non performing financing NPF, capital adequacy ratio CAR, financing to deposit ratio FDR, rasio biaya operasional pada pendapatan operasional BOPO, PDB/PDRB dan inflasi pada return on aset ROA Bank Umum Syariah BUS dan Bank Pembiayaan Rakyat Syariah BPRS di Indonesia. Dengan menggunakan regresi data panel, penulis menemukan bahwa non performing financing NPF berpengaruh signifikan terhadap ROA BPRS di Indonesia, capital adequacy ratio CAR berpengaruh positif signifikan pada ROA baik BUS ataupun BPRS, financing to deposit ratio FDR berpengaruh negatif bagi BUS tetapi positif pada BPRS, dan rasio biaya operasional pada pendapatan operasional BOPO berpengaruh negatif signifikan bagi BUS dan BPRS. Penemuan lain pada karya tulis ini adalah ROA BPRS tidak dipengaruhi oleh variabel makroekonomi sedangkan inflasi berpengaruh negatif terhadap ROA BUS. Sosialisasi dan pengawasan pada rasio keuangan perbankan menjadi penting karena mempengaruhi profitabilitas bank syariah baik BUS ataupun BPRS.

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This thesis discusses the relationship between non performing financing NPF, capital adequacy ratio CAR, financing to deposit ratio FDR, operational efficiency ratio, GDP GRDP and inflation on return on aset ROA of Islamic commercial bank and Islamic rural banks in Indonesia. By using panel data regression, the we found that NPF has negative significant effect on ROA of Islamic rural bank in Indonesia, CAR has positive significant effect on ROA both in Islamic commercial bank and Islamic rural bank in Indonesia FDR has negative effect for Islamic commercial bank but positive in Islamic rural bank, and BOPO has significant negative effect for Islamic commercial bank and Islamic rural bank. Other finding in this thesis is ROA of Islamic rural bank is not influenced by macroeconomic variables while inflation has a negative effect on the ROA of Islamic rural banks. Socialization and supervision from regulator on banking financial ratios are important because it affects the profitability of Islamic banks, whether Islamic commercial bank or Islamic rural bank in Indonesia.