

**KEMENTRIAN RISET, TEKNOLOGI DAN PERGURUAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI ISLAM
DAFTAR No. :**

ABSTRAKSI

SKRIPSI SARJANA EKONOMI ISLAM

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TAHUN PENYUSUNAN : 2016-2017**

JUDUL:

Pengaruh *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA), Dan *Size* Terhadap *Financing To Deposit Ratio* (FDR) Bank Umum Syariah di Indonesia Periode Tahun 2012 – 2015

ISI :

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA) dan *Size* terhadap *Financing to Deposit Ratio* (FDR) Bank Umum Syariah Di Indonesia dengan menggunakan 11 Bank Umum Syariah yang terdaftar pada Bank Indonesia periode 2012 hingga 2015 sebagai sampel. Pendekatan yang digunakan adalah pendekatan kuantitatif dengan variabel dependen *Financing to Deposit Ratio* (FDR) dan variabel independen *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA) dan *Size*. Adapun teknik analisis yang digunakan adalah analisis regresi linier berganda dan persamaannya adalah $Y = 0,330 + 1,294 (CAR) - 5,931 (ROA) + 0,028 (Size) + e$

Berdasarkan hasil Uji-T (parsial), *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA), *Size* berpengaruh signifikan terhadap *Financing to Deposit Ratio* (FDR) dengan hasil masing-masing 6,727, -2,831, 2,564. Sedangkan pada hasil Uji-F (simultan) menunjukkan bahwa variabel independen *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA) dan *Size* berpengaruh signifikan terhadap *Financing to Deposit Ratio* (FDR) dengan signifikansi 0,000. Dan hasil koefisien determinasi menunjukkan nilai *R-Square* (R^2) sebesar 0,540 atau 54% yang memiliki arti variabel independen dapat menjelaskan variabel dependen sebesar 54% sedangkan sisanya sebesar 46% dijelaskan oleh variabel lain yang tidak termasuk kedalam model regresi.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA), *Size*, *Financing to Deposit Ratio* (FDR)

**THE MINISTRY OF RESEARCH, TECHNOLOGY,
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**STUDY PROGRAMS : ISLAMIC ECONOMICS
LIST No. :**

ABSTRACT

THESIS OF ISLAMIC ECONOMICS BACHELOR

**NAME : DIDIT PRAKOSO
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COMPOSED YEAR : 2016-2017**

TITTLE :

The determinants of Capital Adequacy Ratio (CAR), Return On Assets (ROA), and Size against Financing To Deposit Ratio (FDR) of Islamic Banks in Indonesia from 2012 – 2015

CONTENTS :

The research aimed to know the influence of Capital Adequacy Ratio (CAR), Return on Assets (ROA) and Size of the Financing to Deposit Ratio (FDR) Islamic Banks in Indonesia by using 11 Islamic Banks registered at Bank Indonesia the period 2012 to 2015 as samples. The research used a quantitative approach method with the dependent variable was Financing to Deposit Ratio (FDR) and the independent variables was Capital Adequacy Ratio (CAR), Return on Assets (ROA) and Size. The analysis technique used multiple linear regression analysis and the equation is $Y = 0,330 + 1,294 (CAR) - 5,931 (ROA) + 0,028 (Size) + e$

Based on the result of t-test (partial), Capital Adequacy Ratio (CAR), Return on Assets (ROA), and Size significantly affects of Financing to Deposit Ratio (FDR) with the results of each 6,727, -2,831, 2,564. While the results of f-test (simultant) showed that the independent variables Capital Adequacy Ratio (CAR), Return on Assets (ROA) and Size significant effect on of Financing to Deposit Ratio (FDR) with a significance value 0.000. the coefficient of determination shows the value of R-Square (R^2) of 0.540, or 54%, which means independent variables can explain that dependent variable at 54% while the remains of 46% was explained by other variables outside the model.

Keyword: *Capital Adequacy Ratio (CAR), Return On Assets (ROA), Size, Financing to Deposit Ratio (FDR)*