ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbandingan kinerja keuangan bank syariah Indonesia dan bank syariah Malaysia berdasarkan pengaruh variabel *Capital Adequacy Ratio* (CAR), *Finance to Deposit Ratio* (FDR), dan *Non Performing Financing* (NPF) secara parsial terhadap *Return on Asset* (ROA). Jenis penelitian ini adalah penelitian kuantitatif dengan menggunakan data *time series* dari tahun 2010 sampai tahun 2014. Sumber data berasal dari laporan keuangan Bank Indonesia dan Bank Negara Malaysia.

Analisis yang digunakan dalam penelitian ini adalah analisis regresi linier berganda dan uji chow (*chow test*). Sebelum melakukan uji regresi linier berganda, peneliti melakukan uji asumsi klasik terhadap data-data tersebut yang meliputi uji multikolinearitas, uji autokorelasi, uji heteroskedastisitas dan uji normalitas residual.

Berdasarkan hasil uji regresi linier berganda pada data *time series* menunjukkan bahwa secara parsial *Capital Adequacy Ratio* (CAR) dan *Non Performing Financing* (NPF) berpengaruh secara negatif dan signifikan terhadap *Return on Asset* (ROA) bank syariah Indonesia, sedangkan *Finance to Deposit Ratio* (FDR) tidak berpengaruh terhadap *Return on Asset* (ROA) bank syariah Indonesia. Sementara *Capital Adequacy Ratio* (CAR), *Finance to Deposit Ratio* (FDR), dan *Non Performing Financing* (NPF) pada bank syariah Malaysia secara parsial berpengaruh terhadap *Return on Asset* (ROA) bank syariah Malaysia. Kemudian hasil uji chow (*chow test*) menunjukkan bahwa terdapat perbedaan antara kinerja keuangan bank syariah Indonesia dan bank syariah Malaysia.

Kata Kunci: CAR, FDR, NPF, ROA

ABSTRACT

This study aims to compare the financial performance of Indonesia's Islamic banks and Malaysia's Islamic banks based on the effect of several variables which are Capital Adequacy Ratio (CAR), Finance to Deposit Ratio (FDR), and Non Performing Financing (NPF) on Return on Asset (ROA) partially. This research is a kind of quantitative research using the time series data from 2010 to 2014. The data sources are derived from the financial statements of Bank Indonesia and Bank Negara Malaysia.

The analyses used on this research are multiple linear regression and chow test. Prior to carry out the multiple linear regression, researcher execute the classical assumptions test to the data, comprise the test of multicollinearity, autocorrelation, heteroscedasticity, and residual normality.

Based on the result of multiple linier regression analysis on the time series, showed that Capital Adequacy Ratio (CAR) and Non Performing Financing (NPF) partially have negative and significant effect to the Return on Asset (ROA) of Indonesia's Islamic banks, meanwhile, Finance to Deposit Ratio (FDR) does not affect the Return on Asset (ROA) of Indonesia's Islamic banks. Thereupon, Capital Adequacy Ratio (CAR), Finance to Deposit Ratio (FDR), and Non Performing Financing (NPF) on Malaysia's Islamic banks partially affect the Return on Asset (ROA) of Malaysia's Islamic banks itself. Subsequently, chow test shows that there is difference between the financial performance of Indonesia's Islamic banks and Malaysia's Islamic banks.

Keywords: CAR, FDR, NPF, ROA