

ABSTRAK

Sri Pudjiastuti: Pengaruh Value Added Human Capital (VAHU) dan Assets Turnover (ATO) Terhadap Return on Assets (ROA) pada Bank Umum Syariah Milik Pemerintah yang Terdaftar di Otoritas Jasa Keuangan (OJK) Periode 2014-2019

Penelitian ini dilatarbelakangi oleh pertumbuhan aset industri perbankan syariah nasional yang mengalami peningkatan sejak 2016 sampai sekarang. Peningkatan kinerja keuangan tersebut dapat dilihat dalam laporan keuangannya, salah satunya dari rasio profitabilitas. Namun jika melihat rasio profitabilitas yang diwakili oleh *Return on Assets* (ROA) Bank Umum Syariah milik pemerintah tidak terdapat *Return on Assets* (ROA) yang cukup bagus. Maka dari itu, untuk mengetahui penyebab fluktuasinya *Return on Assets* (ROA) tersebut, perlu dilakukan penelitian salah satunya melihat pengaruh dari *Value Added Human Capital* (VAHU) dan *Asset Turn Over* (ATO) terhadap *Return on Assets* (ROA).

Tujuan penelitian ini yaitu untuk menganalisis pengaruh *Value Added Human Capital* (VAHU) secara parsial terhadap *Return on Assets* (ROA) pada Bank Umum Syariah Milik Pemerintah yang terdaftar di Otoritas Jasa Keuangan tahun 2014-2019; untuk menganalisis pengaruh *Assets Turnover* (ATO) secara parsial terhadap *Return on Assets* (ROA) pada Bank Umum Syariah Milik Pemerintah yang terdaftar di Otoritas Jasa Keuangan tahun 2014-2019; untuk menganalisis pengaruh pengaruh *Value Added Human Capital* (VAHU) dan *Assets Turnover* (ATO) terhadap *Return on Assets* (ROA) pada Bank Umum Syariah milik Pemerintah yang terdaftar di Otoritas Jasa Keuangan tahun 2014-2019.

Penelitian ini menggunakan metode analisis deskriptif verifikatif dengan pendekatan kuantitatif. Pengambilan data dilakukan dengan *purposive sampling method* dengan jumlah sampel tiga Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK). Data yang digunakan adalah data sekunder yang diambil dari laporan keuangan, di mana teknik analisis data dilakukan melalui teknik analisis regresi linear, koefisien korelasi dan determinasi, dan uji hipotesis.

Hasil penelitian menunjukkan bahwa secara parsial *Value Added Human Capital* (VAHU) berpengaruh signifikan sebesar 75,4% terhadap *Return On Asset* (ROA) dengan $t_{hitung} > t_{tabel}$ ($7,004 < 2,11991$). Sedangkan *Asset Turn Over* (ATO) secara parsial berpengaruh sebesar 5,9% serta tidak signifikan dengan hasil perhitungan $t_{hitung} < t_{tabel}$ ($1,004 < 2,11991$). Kemudian secara simultan *Value Added Human Capital* (VAHU) dan *Asset Turn Over* (ATO) berpengaruh signifikan sebesar 87,1% dengan hasil perhitungan menunjukkan $F_{hitung} > F_{tabel}$ yaitu $50,717 > 3,68$, maka terdapat pengaruh yang signifikan secara bersama- *Value Added Human Capital* (VAHU) dan *Asset Turn Over* (ATO) terhadap *Return on Assets* (ROA) pada Bank Umum Syariah Milik Pemerintah yang Terdaftar di Otoritas Jasa Keuangan.

Kata Kunci: *Value Added Human Capital* (VAHU), *Assets Turn Over* (ATO) *Return on Assets* (ROA), *Bank Umum Syariah*

ABSTRACT

Sri Pudjiastuti: *The Influence of Value Added Human Capital (VAHU) and Assets Turnover (ATO) on Return on Assets (ROA) in the State Islamic Commercial Bank Listed at Financial Services Authority (FSA) in the Period 2014-2019*

This research is based on the growth of the national Islamic banking industry assets has increased since 2016 until now. The improvement of financial performance can be seen in its financial statements, which is showed in the profitability ratio. But if it is looked at the profitability ratio represented by Return on Asset (ROA) of Islamic banks owned by the government, there is not good enough. Therefore, to find out the fluctuation of Return on Asset (ROA) in the State Islamic Commercial Banks, it can be done by the research on the influence of Value Added Human Capital (VAHU) and Asset Turnover (ATO) on *Return on Assets* (ROA).

The aims of this study is to analyze the influence of Value Added Human Capital (VAHU) on Return On Asset (ROA) in the State Islamic Commercial Bank listed at Financial Services Authority (FSA) in the Period 2014-2019; to analyze the influence of Asset Turn Over (ATO) on Return on Asset (ROA) in the State Islamic Commercial Bank at Financial Services Authority (FSA) in the Period 2014-2019; and to analyze the influence of Value Added Human Capital (VAHU) and Assets Turn Over (ATO) on Return on Assets (ROA) in the State Islamic Commercial Bank listed at Financial Services Authority (FSA) in the Period 2014-2019.

The research uses descriptive-verificative method and quantitative approach. The sources of the data are done by purposive sampling method with the amount sample which is conducted by three of State Islamic Commercial Bank listed at Financial Services Authority (FSA). This research uses secondary data from financial settlement, which the data analysis technique is done through linear regression analysis, correlation coefficient, determination analysis, and hypothesis test.

The result of the research indicates that Value Added Human Capital (VAHU) is partially influenced on Return on Assets (ROA) amount 75,4% on the level of satisfaction and it is significant with $t_{count} > t_{table}$ is $7,004 < 2,11991$. While Assets Turnover (ATO) is partially influenced on Return on Assets (ROA) amount 5,9 % and it is insignificant with the result $t_{count} < t_{table}$ is $1,004 < 2,11991$. Then, Value Added Human Capital (VAHU) and Assets Turnover (ATO) are simltaniously influenced on Return on Assets (ROA) amount 87,1% and it is significant with the calculation results $F_{count} > F_{table}$ is $50,717 > 3,68$ with 5% significance level means H_0 accepted, then there is significant influence together between Value Added Human Capital (VAHU) and Assets Turnover (ATO) on Return On Assets (ROA) in State Islamic Commercial Banks listed at Financial Services Authority (FSA) in the Period 2014-2019.

Keywords: *Value Added Human Capital (VAHU), Assets Turnover (ATO), Return on Assets (ROA), Islamic Commercial Bank.*