

## ABSTRAK

Skripsi dengan judul “**Pengaruh Dana Pihak Ketiga, *Non Performing Financing*, dan *Return On Equity* Terhadap Profitabilitas PT. Bank BNI Syariah**” ini ditulis oleh Firsty Gandhes Fajarum, dengan nomor induk mahasiswa (NIM) 17401153388, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung dengan pembimbing Dr. Agus Eko Sujianto, S.E., M.M.

Penelitian dalam skripsi ini dilatarbelakangi oleh pentingnya tingkat profitabilitas dalam sebuah bank, yang dapat dipengaruhi adanya dana pihak ketiga, *non performing financing*, dan *return on equity*. Penelitian ini bertujuan untuk (1) menguji pengaruh dana pihak ketiga terhadap profitabilitas PT. Bank BNI Syariah (2) menguji pengaruh *non performing financing* terhadap profitabilitas PT. Bank BNI Syariah (3) menguji pengaruh *return on equity* terhadap profitabilitas PT. Bank BNI Syariah (4) menguji pengaruh dana pihak ketiga, *non performing financing*, dan *return on equity* terhadap profitabilitas PT. Bank BNI Syariah ?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sampel yang digunakan dalam penelitian ini merupakan data dari awal laporan keuangan PT. Bank BNI Syariah. Penelitian ini merupakan penelitian populasi dimana seluruh populasi yang ada menjadi sampel dalam penelitian. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan PT. Bank BNI Syariah tahun 2010-2018. Dalam pengumpulan data dilakukan dengan cara observasi, dokumentasi, dan studi kepustakaan. Penelitian ini menggunakan metode analisis uji regresi linier berganda dengan bantuan SPSS versi 16.

Hasil penelitian menunjukkan bahwa secara parsial (1) Dana Pihak Ketiga berpengaruh negatif dan signifikan terhadap Profitabilitas PT. Bank BNI Syariah, (2) *Non Performing Financing* berpengaruh positif dan signifikan terhadap Profitabilitas PT. Bank BNI Syariah, (3) *Return On Equity* berpengaruh positif dan signifikan terhadap Profitabilitas PT. Bank BNI Syariah. (4) Secara bersama-sama Dana Pihak Ketiga, *Non Performing Financing*, dan *Return On Equity* berpengaruh positif dan signifikan terhadap Profitabilitas PT. Bank BNI Syariah.

Kata Kunci: Dana Pihak Ketiga, *Non Performing Financing*, *Return On Equity*, *Return On Asset* dan Profitabilitas.

## **ABSTRACT**

*Thesis title "The Influence of Third Party Funds, Non Performing Financing, and Return On Equity Against Probability PT. Bank BNI Syariah" written by Firsty Gandhes Fajarum, with student registration number (NIM) 17401153388, Islamic Banking Department, Faculty of Economics and Islamic Bussiness, IAIN Tulungagung with lecturer Dr. Agus Eko Sujianto, S.E., M.M..*

*The research in this paper is motivated by the importance of the level of profitability in a bank, which can affected by the presence of third party funds, non performing financing, and return on equity. This study aims to (1) testing the influence third party funds toward profitability of PT. Bank BNI Syariah (2) testing the influence non performing financing toward profitability of PT. Bank BNI Syariah (3) testing the influence return on toward profitability of PT. Bank BNI Syariah (4) testing the influence third party funds, non performing financing, and return on equity toward profitability of PT. Bank BNI Syariah.*

*This study uses a quantitative approach with the type of associative research. The sample used in this study is data from the beginning of the financial statements of PT. Bank BNI Syariah. This research is a population study which all existing populations are sampled in the study. The data used is secondary data obtained from quarterly financial statements of PT. Bank BNI Syariah in 2010-2018. In data collection carried out by observation, documentation, and literature study. This study uses a multiple linear regression analysis method with the help of SPSS version 16.*

*The results of data analysis showed that (1) third party fund has a significant negative effect against profitability of PT. Bank BNI Syariah, (2) non performing financing has a significant positive effect against profitability of PT. Bank BNI Syariah, (3) return on equity has a significant positive effect against profitability of PT. Bank BNI Syariah. (4) Third Party Funds, Non Performing Financing, and Return On Equity has a significant positive effect against profitability of PT. Bank BNI Syariah.*

*Keywords: Third Party Funds, Non Performing Financing, Return On Equity, Return On Assets, and Profitability.*