

ABSTRAK

Skripsi dengan judul “Pengaruh *Spread Bagi Hasil, Fee Based Income, Financing to Deposit Ratio* dan BOPO Terhadap Profitabilitas PT Bank Muamalat Indonesia Tbk” ini ditulis oleh Mega Murti Brilianti, NIM 17401153010 pembimbing Dr. Hj. Nur Aini Latifah, S.E,M.M.

Penelitian ini dilatarbelakangi oleh peran dari perbankan syariah yaitu sebagai penghimpun dan penyalur dana. Dalam hal ini peneliti menghubungkan faktor yang mempengaruhi profitabilitas yaitu, *Spread Bagi Hasil, Fee Based Income, Financing to Deposit Ratio* dan BOPO.

Rumusan masalah pada penelitian ini adalah (1) Apakah *Spread Bagi Hasil* berpengaruh terhadap Profitabilitas Bank Muamalat? (2) Apakah *Fee Based Income* berpengaruh terhadap Profitabilitas Bank Muamalat? (3) Apakah *Financing to Deposit Ratio* berpengaruh terhadap Profitabilitas Bank Muamalat? (4) Apakah BOPO berpengaruh terhadap Profitabilitas Bank Muamalat? (5) Apakah *Spread Bagi Hasil, Fee Based Income, Financing to Deposit Ratio* dan BOPO berpengaruh terhadap Profitabilitas Bank Muamalat? (6) Manakah dari keempat variabel yang paling dominan berpengaruh terhadap Profitabilitas Bank Muamalat?. Penelitian ini bertujuan untuk mengetahui pengaruh *Spread Bagi Hasil, Fee Based Income, Financing to Deposit Ratio* dan BOPO terhadap Profitabilitas Bank Muamalat Indonesia baik secara parsial maupun simultan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Metode penelitian yang digunakan adalah uji Regresi Berganda dan Uji Variabel Dominan. Data yang digunakan yaitu data sekunder yang diperoleh dari laporan keuangan triwulan Bank Muamalat Indonesia tahun 2009-2018. Hasil ini diuji menggunakan SPSS 16.

Hasil penelitian menunjukkan bahwa secara parsial (1) *Spread Bagi Hasil* berpengaruh secara negatif dan signifikan terhadap profitabilitas (ROA) Bank Muamalat Indonesia. (2) *Fee Based Income* berpengaruh secara positif dan signifikan terhadap profitabilitas (ROA) Bank Muamalat Indonesia. (3) *Financing to Deposit Ratio* berpengaruh secara negatif dan signifikan terhadap profitabilitas (ROA) Bank Muamalat Indonesia. (4) BOPO berpengaruh secara negatif dan signifikan terhadap profitabilitas (ROA) Bank Muamalat Indonesia. (5) Secara simultan, *Spread Bagi Hasil, Fe Based Income, Financing to Deposit Ratio* dan BOPO berpengaruh terhadap Profitabilitas (ROA) Bank Muamalat. (6) Variabel BOPO merupakan variabel yang paling dominan mempengaruhi Profitabilitas (ROA) Bank Muamalat Indonesia.

Kata kunci: *Spread Bagi Hasil, Fee Based Income, Financing to Deposit Ratio , BOPO dan Return On Asset*

ABSTRACT

Thesis entitled "The Effect of Profit Sharing Spreads, Fee Based Income, Financing to Deposit Ratio, and BOPO Against Profitability of PT Bank Muamalat Indonesia Tbk" was written by Mega Murti Brilianti, NIM 17401153010. Advisor Dr. Hj. Nur Aini Latifah, S.E,M.M.

This research is motivated by the role of Islamic banking, namely as a fund collector and distributor. In this case the researcher connects factors that influence profitability namely, Profit Sharing Spreads, Fee Based Income, Financing to Deposit Ratio, and BOPO.

The formulation of the problem in this study (1) is Profit Sharing Spreads Affect Bank Muamalat Indonesia Return On Asset? (2) is Fee Based Income Affect Bank Muamalat Indonesia Return On Asset? (3) is Financing to Deposit Ratio Affect Bank Muamalat Indonesia Return On Asset? (4) is BOPO Affect Bank Muamalat Indonesia Return On Asset? (5) is Profit Sharing Spreads, Fee Based Income, Financing to Deposit Ratio, and BOPO have an effect on Bank Muamalat Probality? (6) Which of the four most dominant variables influences Bank probability ? This study aims to determine the effect of Profit Sharing Spreads, Fee Based Income, Financing to Deposit Ratio, and BOPO on Bank Muamalat Indonesia's probality both partially and simultaneously.

This study uses a quantitative approach with the type of associative research. The research method used is the Multiple Regression test and the Dominant Variable Test. The data used is secondary data obtained from the quarterly financial statements of Bank Muamalat Indonesia in 2009-2018. These results were tested using SPSS 16.

The results showed that partially (1) Profit Sharing Spreads had a negative and significant effect on Profitability (ROA) at Bank Muamalat Indonesia (2) Fee based Income had a positive and significant effect on Profitability (ROA) at Bank Muamalat Indonesia (3) Financing to Deposit Ratio had a positive and significant effect on Profitability (ROA) at Bank Muamalat Indonesia. (4) BOPO had a negative and significant effect on Profitability (ROA) at Bank Muamalat Indonesia (5) Simultaneously Profit Sharing Spreads, Fee Based Income, Financing to Deposit Ratio, and BOPO have an effect on Bank Muamalat Profitability (ROA) (6) BOPO variable is the most dominant variable influencing Bank Muamalat Indonesia's Profitability (ROA).

Keywords: *Profit Sharing Spreads, Fee Based Income, Financing to Deposit Ratio, BOPO and Return On Asset*