

## ABSTRAK

Skripsi dengan judul “**Pengaruh Dana Pihak Ketiga dan Pendapatan Margin terhadap Laba Bersih yang diperoleh BMT Ummatan Wasathan Tulungagung dan BMT Istiqomah Karangrejo Tulungagung**” ini ditulis oleh Merysa Lisdhea Rahayu, NIM. 17401153039, Jurusan Perbankan Syariah, Institut Agama Islam Negeri (IAIN) Tulungagung, dibimbing oleh Dr. H. Dede Nurohman, M.Ag.

Keberadaan lembaga keuangan di Indonesia saat ini berkembang pesat, terutama BMT (Baitul Mal Wat Tamwil). Pada dasarnya setiap BMT mempunyai perbedaan. Perbedaan tersebut dapat ditemukan di BMT Ummatan Wasathan Tulungagung dan BMT Istiqomah Karangrejo, khususnya dalam hal pengelolaan dan penyaluran pembiayaan pada anggota.

Rumusan Masalah pada penelitian ini: (1) Bagaimana pengaruh Dana Pihak Ketiga terhadap Laba Bersih di BMT Ummatan Wasathan dan BMT Istiqomah periode 2014-2018?, (2) Bagaimana pengaruh Pendapatan Margin terhadap Laba Bersih di BMT Ummatan Wasathan dan BMT Istiqomah periode 2014-2018?, (3) Bagaimana pengaruh Dana Pihak Ketiga dan Pendapatan Margin terhadap Laba Bersih di BMT Ummatan Wasathan dan BMT Istiqomah periode 2014-2018?.

Metode penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengumpulan data pada penelitian ini adalah studi kepustakaan dan studi dokumentasi. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan bulanan BMT Ummatan Wasathan dan BMT Istiqomah. Sedangkan analisis data yang digunakan adalah uji asumsi klasik, uji regresi linear berganda dan uji hipotesis dengan menggunakan SPSS 16.

Hasil penelitian menunjukkan bahwa (1) Dana pihak ketiga tidak berpengaruh signifikan terhadap Laba Bersih BMT Ummatan Wasathan Tulungagung dan BMT Istiqomah Karangrejo. (2) Pendapatan Margin tidak berpengaruh signifikan terhadap Laba Bersih BMT Ummatan Wasathan Tulungagung dan BMT Istiqomah Karangrejo. (3) Dana pihak ketiga dan Pendapatan Margin secara simultan tidak berpengaruh signifikan terhadap Laba Bersih BMT Ummatan Wasathan Tulungagung dan BMT Istiqomah Karangrejo.

**Kata Kunci:** Dana Pihak Ketiga, Pendapatan Margin, dan Laba Bersih

## ABSTRACT

Thesis with the title "**The Effect of Third Party Funds and Margin Revenues on Net Profits obtained by BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo Tulungagung**" This was written by Merysa Lisdhea Rahayu, NIM. 17401153039, Department of Sharia Banking, Tulungagung State Islamic Institute (IAIN), guided by Dr. H. Dede Nurohman, M.Ag.

The existence of financial institutions in Indonesia is currently developing rapidly, especially BMT (Baitul Mal Wat Tamwil). Basically every BMT has a difference. These differences can be found in BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo, especially in terms of management and distribution of funding to members.

Problem Formulation in this study: (1) How is the influence of Third Party Funds on Net Profit in BMT Ummatan Wasathan and BMT Istiqomah for the 2014-2018 period? 2018 ?, (3) How is the influence of Third Party Funds and Margin Revenues on Net Profit in BMT Ummatan Wasathan and BMT Istiqomah for the 2014-2018 period?

This research method uses a quantitative approach to the type of associative research. Data collection techniques in this research are literature study and documentation study. The data used are secondary data obtained from the monthly financial statements of BMT Ummatan Wasathan and BMT Istiqomah. While the data analysis used is the classic assumption test, multiple linear regression test and hypothesis testing using SPSS 16.

The results showed that (1) third party funds had no significant effect on BMT Net Profit Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo. (2) Margin income does not significantly influence the Net Profit of BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo. (3) Simultaneous third party funds and Margin Revenues do not significantly influence the Net Profit of BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo.

**Keywords:** Third Party Funds, Margin Revenue, and Net Profit