

ABSTRAK

Skripsi dengan judul “**Pengaruh Dana Pihak Ketiga, Pendapatan Margin dan Pembiayaan Ba’i Bitsaman Ajil terhadap Profitabilitas (Studi Komparatif di Baitul Maal wa Tamwil Ummatan Wasathan Tulungagung dan Baitul Maal wa Tamwil Istiqomah Karangrejo Tulungagung)**” ini ditulis oleh Novia Erlin Dasari, NIM. 17401153038, Jurusan Perbankan Syariah, Institut Agama Islam Negeri (IAIN) Tulungagung, dibimbing oleh Dr. Muhammad Aswad, M.A.

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.

Tujuan dari penelitian ini: (1) Untuk mengetahui perbedaan pengaruh dana pihak ketiga terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo, (2) Untuk mengetahui perbedaan pengaruh pendapatan margin terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo, (3) Untuk mengetahui perbedaan pengaruh pembiayaan *ba’i bitsaman ajil* terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo, (4) Untuk mengetahui perbedaan pengaruh dana pihak ketiga, pendapatan margin dan pembiayaan *ba’i bitsaman ajil* terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo.

Metode penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian komparatif. Teknik pengumpulan data pada penelitian ini adalah studi kepustakaan dan studi dokumentasi. Sedangkan analisis data yang digunakan adalah uji normalitas dan uji *Independent Sample t-Test*.

Hasil penelitian ini: (1) Terdapat perbedaan pengaruh dana pihak ketiga terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo, yakni lebih besar pengaruhnya pada BMT Istiqomah Karangrejo daripada BMT Ummatan Wasathan Tulungagung. (2) Terdapat perbedaan pengaruh pendapatan margin terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo, yakni lebih besar pengaruhnya pada BMT Istiqomah Karangrejo daripada BMT Ummatan Wasathan Tulungagung. (3) Tidak terdapat perbedaan pengaruh pembiayaan *ba’i bitsaman ajil* terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo. (4) Terdapat perbedaan pengaruh dana pihak ketiga, pendapatan margin, dan pembiayaan *ba’i bitsaman ajil* secara bersama-sama terhadap profitabilitas di BMT Ummatan Wasathan Tulungagung dengan BMT Istiqomah Karangrejo, yakni lebih besar pengaruhnya pada BMT Istiqomah Karangrejo daripada BMT Ummatan Wasathan Tulungagung.

Kata Kunci: Dana Pihak Ketiga, Pendapatan Margin, Pembiayaan *Ba’i Bitsaman Ajil* dan Profitabilitas

ABSTRACT

Thesis entitled "The Influence of Third Party Funds, Margin Income and Ba'i Bitsaman Ajil Financing on Profitability (Comparative Study at Baitul Maal wa Tamwil Ummatan Wasathan Tulungagung and Baitul Maal wa Tamwil Istiqomah Karangrejo Tulungagung)" was written by Novia Erlin Dasari, NIM 17401153038, Department of Sharia Banking, State Islamic Institute (IAIN) Tulungagung, guided by Dr. Muhammad Aswad, M.A.

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

The objectives of this study are: (1) To find out the difference in the influence of third party funds on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo, (2) To find out the difference in the effect of margin income on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo, (3) To find out the difference in the influence of ba'i bitsaman ajil funding on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo, (4) To find out the differences in the influence of third party funds, margin income and the financing of ba'i bitsaman ajil on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo.

This research method uses a quantitative approach with comparative study types. The data collection techniques in this research are literature study and documentation study. While the analysis of the data are the normality test and the Independent Sample.t-Test.

The results of this study: (1) There is a difference in the influence of third party funds on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo, that is greater influence on BMT Ummatan Wasathan Tulungagung than BMT Istiqomah Karangrejo. (2) There is a difference in the effect of margin income on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo, that is greater influence on BMT Istiqomah Karangrejo than BMT Ummatan Wasathan Tulungagung. (3) There is no difference in influence of ba'i bitsaman ajil funding on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo (4) There is a difference in the influence of third party funds, margin income, and ba'i bitsaman ajil funding on profitability between BMT Ummatan Wasathan Tulungagung and BMT Istiqomah Karangrejo, that is BMT Istiqomah Karangrejo has a greater influence than BMT Ummatan Wasathan Tulungagung.

Keywords: *Third Party Funds, Margin Income, Ba'i Bitsaman Ajil Funding and Profitability*