

## ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga, Non Performing Financing Dan Capital Adequacy Ratio Terhadap Profitabilitas Dengan Pembiayaan Sebagai Variabel Intervening Di Bank Muamalat Indonesia Periode 2012-2019” ini ditulis oleh Anggin Herawati, NIM 17401163389 pembimbing Hj. Amalia Nuril Hidayati, M.Sy.

Penelitian dalam skripsi ini dilatarbelakangi penurunan laba yang dialami oleh bank syariah. Profitabilitas bank syariah dipengaruhi oleh salah satu faktor, yaitu pembiayaan yang disalurkan. Semakin besar pembiayaan yang disalurkan, artinya semakin tinggi profitabilitas bank. Dalam hal ini peneliti mengangkat faktor profitabilitas melalui pembiayaan, dengan melibatkan variabel Dana Pihak Ketiga, *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR).

Metode penelitian yang digunakan adalah penelitian kuantitatif yang menggunakan jenis data sekunder berupa Dana Pihak Ketiga, *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Pembiayaan, dan *Return On Asset* (ROA) dari laporan keuangan triwulan periode 2012 sampai 2019 dengan menggunakan *purposive sampling*. Teknik analisis yang digunakan adalah uji asumsi klasik, uji hipotesis dan analisis jalur dengan program SPSS 16.

Hasil pengujian secara parsial menunjukkan (1) Dana Pihak Ketiga berpengaruh positif dan signifikan terhadap Pembiayaan Bank Muamalat Indonesia, (2) *Non Performing Financing* (NPF) tidak berpengaruh signifikan terhadap Pembiayaan Bank Muamalat Indonesia, (3) *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap Pembiayaan Bank Muamalat Indonesia, (4) Dana Pihak Ketiga berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA) Bank Muamalat Indonesia, (5) *Non Performing Financing* (NPF) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA) Bank Muamalat Indonesia, (6) *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap *Return On Asset* (ROA) Bank Muamalat Indonesia, (7) Pembiayaan berpengaruh positif dan signifikan terhadap *Return On Asset* (ROA) Bank Muamalat Indonesia.

**Kata Kunci:** Dana Pihak Ketiga, *Non Performing Financing*, *Capital Adequacy Ratio*, Pembiayaan, dan Profitabilitas

## ABSTRACT

The thesis entitled “**The Influence of Third Party Fund, Non Financing Performing and Capital Adequacy Ratio to Profitability with Intervening Variabel Finanacing in Bank Muamalat Indonesia for the 2012-2019 Period**” was written by Anggin Herawati, NIM 17401163389. Advisor Hj. Amalia Nuril Hidayati, M.Sy.

The research is motivated by the decrease in profit of Islamic Banking. The profitability of Islamic Banking is influenced by factor of financing distributed. The greater the financing, means the higher the profitability of the bank. In this case the researches raised the profitability factor with through finanacing, onvolving variables Third Party Funds, Non Performing Financing, and Capital Adequacy Ratio.

The method used is quantitativ research using secondary data types such as Third Party Fund, Non Performing Financing (NPF), Capital Adequacy Ratio (CAR) Financing and Return on Asset (ROA) from quarterly financial statement of 2012 until 2019 period, using by purposive sampling. The analysis technique used is the classic assumption test, hypotheses test and path analyze using SPSS 16.

The result showed of partial (1) Third Party Fund had positive and significant impact on financing of Bank Muamalat Indonesia, (2) Non Performing Finanacing (NPF) had no significant impact on Fianancing of Bank Muamalat Indonesia, (3) Capital Adequacy Ratio (CAR) had positive and signifikant impact on Finanacing of Bank Muamalat Indonesia, (4) Third Party Fund had negative and significant impact on Return on Asset (ROA) Bank Muamalat Indonesia, (5) Non Performing Financing (NPF) had negative and significant impact on Return on Asset (ROA) Bank Muamalat Indonesia, (6) Capital Adequacy Ratio (CAR) had no significant impact on Return on Asset (ROA) Bank Muamalat Indonesia, (7) Fianancing had positive and significant impact on Return on Asset (ROA) Bank Muamalat Indonesia.

**Keyword:** *Third Party Fund, Non Performing Finaancing, Capital Adequacy Ratio, Financing and Profitability*