

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Inflasi, dan BI 7-Day (*Reverse*) Repo Rate Terhadap Pembiayaan Bagi Hasil di Bank BCA Syariah dan Bank BRI Syariah Periode 2012-2019” ini ditulis oleh Bagas Purwo Susanto, Jurusan Perbankan Syariah, NIM. 17401163142, Pembimbing: Dr. Hj. Nur Aini Latifah, SE., M.M.

Penelitian ini dilatar belakangi oleh banyaknya faktor yang mempengaruhi Pembiayaan Bagi Hasil, baik faktor internal dan eksternal. Selain itu juga banyaknya penelitian yang telah dilakukan yang berkaitan dengan pembiayaan bagi hasil. Dengan sekian banyak penelitian yang telah dilakukan, banyak pula hasil yang berbeda-beda. Dengan adanya perbedaan ini, maka penelitian ini penting untuk dilakukan karena digunakan untuk membandingkan penelitian terdahulu dan penelitian yang akan dilakukan sekarang. Penelitian ini bertujuan untuk mengetahui pengaruh CAR, FDR, Inflasi dan BI 7-Day (*Reverse*) Repo Rate Terhadap Pembiayaan Bagi Hasil di Bank BCA Syariah dan Bank BRI Syariah Periode 2012-2019.

Rumusan masalah dalam penelitian ini adalah: (1) Apakah *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap pembiayaan bagi hasil pada Bank BCA Syariah dan Bank BRI Syariah? (2) Apakah *Financing to Deposit Ratio* (FDR) berpengaruh signifikan terhadap pembiayaan bagi hasil di Bank BCA Syariah dan Bank BRI Syariah? (3) Apakah inflasi berpengaruh signifikan terhadap pembiayaan bagi hasil pada Bank BCA Syariah dan Bank BRI Syariah? (4) Apakah BI 7-Day (*Reverse*) Repo Rate berpengaruh signifikan terhadap pembiayaan bagi hasil pada Bank BCA Syariah dan Bank BRI Syariah? (5) Apakah *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), inflasi, dan BI 7-Day (*Reverse*) Repo Rate bersama-sama mempengaruhi pembiayaan bagi hasil pada Bank BCA Syariah dan Bank BRI Syariah?

Metode Penelitian yang digunakan dalam penelitian ini adalah kuantitatif, dengan jenis data asosiatif dengan sumber data sekunder. Populasi dalam penelitian ini adalah seluruh data laporan keuangan Bank BCA Syariah, Bank BRI Syariah dan Bank Indonesia. Sampel dalam penelitian ini menggunakan teknik *purposive sampling* dengan mengambil data laporan triwulan Bank BCA Syariah, Bank BRI Syariah, dan Bank Indonesia dari tahun 2012-2019. Pada penelitian ini menggunakan metode analisis uji regresi linear berganda.

Hasil penelitian menunjukkan bahwa secara parsial (1) CAR Bank BCA Syariah berpengaruh positif signifikan dan CAR Bank BRI Syariah berpengaruh positif signifikan terhadap pembiayaan bagi hasil. (2) FDR Bank BCA Syariah berpengaruh positif signifikan dan FDR Bank BRI Syariah berpengaruh positif signifikan terhadap pembiayaan bagi hasil. (3) Inflasi Bank BCA Syariah

berpengaruh positif signifikan dan Inflasi Bank BRI Syariah berpengaruh positif signifikan terhadap pembiayaan bagi hasil. (4) BI 7-Day Bank BCA Syariah berpengaruh positif signifikan dan BI 7-Day Bank BRI Syariah berpengaruh positif signifikan terhadap pembiayaan bagi hasil. (5) Secara simultan CAR, FDR, Inflasi, dan BI 7-Day berpengaruh positif signifikan terhadap pembiayaan bagi hasil Bank BCA Syariah dan secara simultan CAR, FDR, Inflasi, dan BI 7-Day berpengaruh positif signifikan terhadap pembiayaan bagi hasil Bank BRI Syariah.

Kata kunci: CAR, FDR, Inflasi, dan BI 7-Day (*Reverse*) Repo Rate

ABSTRACT

Thesis with title “The Effect of *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Inflation, and BI 7-Day (*Reverse*) Repo Rate on Profit Sharing Funding in BCA Syariah and BRI Syariah Banks 2012-2019 Period” Written by Bagas Purwo Susanto. NIM. 17401163142. Faculty of Economics and Islamic Business, Department of Syariah Banking, State Islamic Institute of (IAIN)Tulungagung. Advisor: Dr. Hj. Nur Aini Latifah, SE., M.M.

This research is motivated by the many factors that affect the Profit Sharing Funding, both internal and external factors. In addition, there are also many studies that have been carried out relating to profit sharing financing. With all the research that has been done, many different results. Given these differences, this research is important to do because it is used to compare previous research and research that will be conducted now. The purpose of this research is to know the Effect of *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Inflation, and BI 7-Day (*Reverse*) Repo Rate on Profit Sharing Funding in BCA Syariah and BRI Syariah Banks 2012-2019 Period.

The formulation of this research is (1) Does the *Capital Adequacy Ratio* (CAR) have a significant effect on the Profit Sharing Funding in BCA Syariah and BRI Syariah Banks?. (2) Does the *Financing to Deposit Ratio* (FDR) have a significant effect on the Profit Sharing Funding in BCA Syariah and BRI Syariah Banks?. (3) Does the Inflation have a significant effect on the Profit Sharing Funding in BCA Syariah and BRI Syariah Banks?. (4) Does the BI 7-Day (*Reverse*) Repo Rate have a significant effect on the Profit Sharing Funding in BCA Syariah and BRI Syariah Banks?. (5) Does the *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Inflation, and BI 7-Day (*Reverse*) Repo Rate have a together significant effect on the Profit Sharing Funding in BCA Syariah and BRI Syariah Banks?.

The research method used in this research is quantitative, with associative data types with secondary data sources. The population in this research are all financial statements of BCA Syariah, BRI Syariah and Bank Indonesia. The sample in this research used a *purposive sampling* technique by taking data from quarterly reports of BCA Syariah, BRI Syariah, and Bank Indonesia from 2012-2019. In this study using multiple linear regression analysis methods.

The results of this research is (1) CAR of Bank Syariah had a significant positive effect and CAR of BRI Syariah Bank had a significant positive effect on profit sharing financing. (2) FDR of Bank BCA Syariah had a significant positive effect and FDR Bank BRI Syariah had a significant positive effect on profit sharing financing. (3) inflation of Bank Syariah had a significant positive effect and Inflation of BRI Syariah had a significant positive effect on profit sharing

financing. (4) BI 7-Day of Bank BCA Syariah had a significant positive effect and BI 7-Day of BRI Syariah had a significant positive effect on profit sharing financing. (5) Simultaneous CAR, FDR, Inflation, and BI 7-Day have a significant positive effect on Bank Syariah profit sharing financing and simultaneously CAR, FDR, Inflation, and BI 7-Day have a significant positive effect on BRI Syariah profit sharing financing.

Keywords: CAR, FDR, Inflation, and BI 7-Day (*Reverse*) Repo Rate.