

ABSTRAK

Skripsi dengan judul “Pengaruh *Spread* Bagi Hasil, *Fee Based Income*, *Financing to Deposit Ratio* dan BOPO Terhadap *Return On Assets* PT Bank Syariah Mandiri Indonesia” ini ditulis oleh Dina Fitriana, NIM 17401163499 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 *Return On Asset* Bank Syariah Mandiri? 2. Apakah *Fee Based Incom* berpengaruh terhadap *Return On Asset* Bank Syariah Mandiri? 3. Apakah *Financing To Deposit Ratio* berpengaruh terhadap *Return On Asset* Bank Syariah Mandiri? 4. Apakah Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh terhadap *Return On Asset* Bank Syariah Mandiri? 5. Apakah *Spread* Bagi Hasil, *Fee Based Incom*, *Financing To Ratio* berpengaruh terhadap *Return On Asset* Bank Syariah Mandiri? Penelitian ini bertujuan untuk mengetahui pengaruh *Spread* Bagi Hasil, *Fee Based Income*, *Financing to Deposit Ratio* dan BOPO terhadap Profitabilitas Bank Syariah Mandiri Indonesia baik secara parsial maupun simultan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Metode penelitian yang digunakan adalah uji Regresi Berganda. Data yang digunakan yaitu data sekunder yang diperoleh dari laporan keuangan triwulan Bank Syariah Mandiri Indonesia tahun 2012-2019. Hasil ini diuji menggunakan SPSS 16.

menggunakan SPSS 16. Hasil penelitian menunjukkan bahwa secara parsial (1) *Spread* Bagi Hasil berpengaruh secara positif dan signifikan terhadap ROA Bank Syariah Mandiri Indonesia. (2) *Fee Based Income* berpengaruh secara positif dan signifikan terhadap ROA Bank Syariah Mandiri Indonesia. (3) *Financing to Deposit Ratio* berpengaruh secara positif dan signifikan terhadap ROA Bank Syariah Mandiri Indonesia. (4) BOPO berpengaruh secara positif dan signifikan terhadap ROA Bank Syariah Mandiri Indonesia. (5) Secara simultan, *Spread* Bagi Hasil, *Fee Based Income*, *Financing to Deposit Ratio* dan BOPO berpengaruh terhadap ROA Bank Syariah Mandiri Indonesia..

Kata kunci: *Spread* Bagi Hasil, *Fee Based Income*, *Financing to Deposit Ratio*(FDR) , Biaya Operasional Pendapatan Operasional dan *Return On Asset*.

ABSTRACT

This thesis with the title "The Effect of Profit Sharing Spreads, Fee Based Income, Financing to Deposit Ratio and BOPO on the Profitability of PT Bank Muamalat Indonesia Tbk" was written by Dina Fitriana, NIM 17401163499, Dr. Hj. Nur Aini Latifah, S.E, M.M.

This research is motivated by the role of Islamic banking, namely as a collector and channel of funds. In this case the researchers linked the factors that influence profitability, namely, Spread Sharing, Fee Based Income, Financing to Deposit Ratio and OEOI.

The formulation of the problems in this study are 1. Does the Profit Sharing Spread affect the Return On Asset of Bank Syariah Mandiri? 2. Does Fee Based Income affect the Return On Asset of Bank Syariah Mandiri? 3. Does the Financing To Deposit Ratio affect the Return On Asset of Bank Syariah Mandiri? 4. Does Operational Cost of Operating Income (BOPO) affect the Return On Asset of Bank Syariah Mandiri? 5. Does the Profit Sharing Spread, Fee Based Income, Financing To Ratio affect the Return On Asset of Bank Syariah Mandiri? This study aims to determine the effect of Spread Sharing, Fee Based Income, Financing to Deposit Ratio and OEOI on the profitability of Bank Muamalat Indonesia either partially or simultaneously.

This research uses a quantitative approach with associative research type. The research method used is multiple regression test. The data used are secondary data obtained from the quarterly financial reports of Bank Syariah Mandiri Indonesia 2012-2019. These results were tested using SPSS 16.

using SPSS 16. The results showed that partially (1) Profit Sharing Spread has a positive and significant effect on ROA of Bank Syariah Mandiri Indonesia. (2) Fee Based Income has a positive and significant effect on ROA of Bank Syariah Mandiri Indonesia. (3) Financing to Deposit Ratio has a positive and significant effect on ROA of Bank Syariah Mandiri Indonesia. (4) BOPO has a positive and significant effect on ROA of Bank Syariah Mandiri Indonesia. (5) Simultaneously, Profit Sharing Spread, Fee Based Income, Financing to Deposit Ratio and OEOI have an effect on the ROA of Bank Syariah Mandiri Indonesia.

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