

ABSTRAK

Skripsi dengan judul “Pengaruh Biaya Operasional Pendapatan Operasional (BOPO), Pembiayaan *Murabahah*, Dana Pihak Ketiga, Inflasi dan *BI 7-Day (Reverse) Repo Rate* Terhadap Pendapatan *Margin Murabahah* PT Bank Syariah Mandiri Periode 2017-2020” yang ditulis oleh Nimas Sandi Fitri Wulan Suciati, NIM. 17401163122, pembimbing Bapak Dr. Syafrudin Arif Marah Manunggal, M.S.I.

Penelitian dalam skripsi ini dilatarbelakangi oleh pentingnya tingkat penghitungan penetapan pendapatan *margin murabahah* pada Bank Syariah Mandiri, yang dapat dipengaruhi karena adanya BOPO, Pembiayaan *Murabahah*, DPK, Inflasi dan *BI 7-Day (Reverse) Repo Rate*. Adapun penelitian ini bertujuan untuk (1) menguji pengaruh BOPO terhadap pendapatan *margin murabahah*, (2) menguji pengaruh pembiayaan *murabahah* terhadap pendapatan *margin murabahah*, (3) menguji pengaruh DPK terhadap pendapatan *margin murabahah*, (4) menguji pengaruh inflasi terhadap pendapatan *margin murabahah*, (5) menguji pengaruh *BI 7-Day (Reverse) Repo Rate* terhadap pendapatan *margin murabahah*, (6) menguji pengaruh BOPO, pembiayaan *murabahah*, DPK, inflasi dan *BI 7-Day (Reverse) Repo Rate* secara bersama-sama terhadap pendapatan *margin murabahah*.

Penelitian ini menggunakan data *time series* bulanan yang bersumber dari website resmi Bank Syariah Mandiri, Otoritas Jasa Keuangan dan publikasi Bank Indonesia. Pendekatan yang digunakan yaitu pendekatan kuantitatif dalam bentuk rasio dengan jenis penelitian asosiatif (hubungan). Teknik yang digunakan dalam pengambilan sampel adalah *Purposive Sampling*. Metode analisis data berupa analisis regresi linier berganda dengan pengolahan data menggunakan aplikasi program SPSS 20.

Hasil penelitian menunjukkan bahwa secara parsial (1) variabel BOPO berpengaruh positif terhadap pendapatan *margin murabahah*, (2) variabel pembiayaan *murabahah* berpengaruh positif terhadap pendapatan *margin murabahah*, (3) variabel DPK berpengaruh positif terhadap pendapatan *margin murabahah*, (4) variabel inflasi tidak berpengaruh signifikan terhadap pendapatan *margin murabahah*, (5) variabel *BI 7-Day (Reverse) Repo Rate* berpengaruh positif signifikan, (6) secara simultan variabel BOPO, pembiayaan *murabahah*, DPK, inflasi dan *BI 7-Day (Reverse) Repo Rate* berpengaruh positif terhadap pendapatan *margin murabahah*.

Kata Kunci : BOPO, pembiayaan murabahah, dana pihak ketiga (DPK), inflasi, BI 7-Day (Reverse) Repo Rate, margin murabahah

ABSTRACT

Thesis with the title "The Effect of Operational Income Operational Costs (BOPO), Murabahah Financing, Third Party Funds, Inflation and BI 7-Day (Reverse) Repo Rate on PT Bank Syariah Mandiri's Murabahah Margin Income for the 2017-2020 Period" was written by Nimas Sandi Fitri Wulan Suciati, NIM. 17401163122, mentor Dr. Syafrudin Arif Marah Manunggal, M.S.I.

The research in this thesis is motivated by the importance of the level of calculation for determining murabahah margin income at Bank Syariah Mandiri, which can be influenced by the existence of BOPO, Murabahah Financing, DPK, Inflation and BI 7-Day (Reverse) Repo Rate. This study aims to (1) examine the effect of BOPO on murabahah margin income, (2) examine the effect of murabahah financing on murabahah margin income, (3) examine the effect of DPK on murabahah margin income, (4) examine the effect of inflation on murabahah margin income, (5) testing the effect of BI 7-Day (Reverse) Repo Rate on murabahah margin income, (6) testing the effect of BOPO, murabahah financing, DPK, inflation and BI 7-Day (Reverse) Repo Rate together on murabahah margin income.

This study uses monthly time series data sourced from the official website of Bank Syariah Mandiri, the Financial Services Authority and Bank Indonesia publications. The approach used is a quantitative approach in the form of a ratio with associative research types (relationships). The technique used in sampling is purposive sampling. The data analysis method is in the form of multiple linear regression analysis with data processing using the SPSS 20 application program.

The results show that partially (1) the BOPO variable has a positive effect on murabahah margin income, (2) the murabahah financing variable has a positive effect on murabahah margin income, (3) the DPK variable has a positive effect on murabahah margin income, (4) the inflation variable has no effect. significant to murabahah margin income, (5) the BI 7-Day (Reverse) Repo Rate variable has a significant positive effect, (6) simultaneously the BOPO variable, murabahah financing, TPF, inflation and BI 7-Day (Reverse) Repo Rate have a positive effect on murabahah margin income.

Keywords: *BOPO, murabahah financing, third party funds (DPK), inflation, BI 7-Day (Reverse) Repo Rate, murabahah margin*