

ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga, *Capital Adequacy Ratio, Non Performing Financing, Financing Deposit to Ratio, Net Operating Margin* dan Beban Operasional Pendapatan Operasional terhadap Profitabilitas Bank BRI Syariah Periode 2012-2020” ini ditulis oleh Kiki Sagita, NIM. 12401173457, pembimbing Rendra Erdkhadifa, M.Si.

Penelitian dalam skripsi ini dilatarbelakangi oleh tingkat profitabilitas yang merupakan tolok ukur Bank Syariah dalam menghasilkan keuntungan masih belum stabil dan cenderung mengalami penurunan setiap tahunnya, penurunan tingkat profitabilitas bank syariah dapat mengakibatkan menurunnya kepercayaan masyarakat terhadap bank syariah. Faktor yang dapat mempengaruhi tingkat profitabilitas Bank Syariah yaitu Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing Deposit to Ratio* (FDR), *Net Operating Margin* (NOM) dan Beban Operasional Pendapatan Operasional (BOPO). Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dari variabel DPK, CAR, NPF, FDR, NOM dan BOPO terhadap profitabilitas Bank BRI Syariah dan mengetahui variabel yang paling berpengaruh signifikan terhadap profitabilitas Bank BRI Syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank BRI Syariah periode 2012 sampai 2020 dengan jumlah 36 data. Teknik analisis data menggunakan regresi linier berganda yang terdiri dari uji multikolinieritas, analisis regresi berganda, uji serentak, uji parsial, dan uji asumsi klasik residual.

Hasil pengujian menunjukkan bahwa DPK, CAR, NPF, FDR dan NOM berpengaruh secara signifikan terhadap profitabilitas Bank BRI Syariah, sedangkan BOPO berpengaruh negatif secara signifikan terhadap profitabilitas Bank BRI Syariah. Selain itu, variabel yang berpengaruh secara dominan terhadap profitabilitas Bank BRI Syariah adalah variabel BOPO.

Kata Kunci: Profitabilitas, Dana Pihak Ketiga, *Capital Adequacy Ratio, Non Performing Financing, Financing Deposit to Ratio, Net Operating Margin* dan Beban Operasional Pendapatan Operasional.

ABSTRACT

Final project with the title "The Effect of Third Party Funds, Capital Adequacy Ratio, Non Performing Financing, Financing Deposit to Ratio, Net Operating Margin and Operating Expenses of Operating Income on Profitability of BRI Syariah Bank for the 2012-2020 Period" was written by Kiki Sagita, NIM. 12401173457, supervisor Rendra Erdkhadifa, M.Sc.

The research in this final project is motivated by the level of profitability which is a benchmark for Islamic banks in generating profits which is still not stable and tends to decrease every year, a decrease in the level of profitability of Islamic banks can lead to a decrease in public confidence in Islamic banks. Factors that can affect the level of profitability of Islamic banks are Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing Deposit to Ratio (FDR), Net Operating Margin (NOM) and Operating Expenses for Operating Income (BOPO). The purpose of this study was to determine the effect of the variables TPF, CAR, NPF, FDR, NOM and BOPO on the profitability of BRI Syariah Bank and to find out which variables had the most significant effect on the profitability of BRI Syariah Bank.

This research uses a quantitative approach with the type of associative research. The data used in this study is secondary data obtained from the quarterly financial statements of BRI Syariah Bank for the period 2012 to 2020 with a total of 36 data. The data analysis technique used multiple linear regression consisting of multicollinearity test, multiple regression analysis, simultaneous test, partial test, and classical assumption test of residuals.

The test results show that TPF, CAR, NPF, FDR and NOM have a significant effect on the profitability of BRI Syariah Bank, while BOPO has a significant negative effect on the profitability of BRI Syariah Bank. In addition, the variable that has a dominant influence on the profitability of BRI Syariah Bank is the BOPO variable.

Keywords: Profitability, Third Party Funds, Capital Adequacy Ratio, Non Performing Financing, Financing Deposit to Ratio, Net Operating Margin and Operating Expenses Operating Income.