

## **ABSTRAK**

Skripsi dengan judul “Pengaruh Inflasi, *Non Performing Financing* (NPF) dan Pembiayaan Mudharabah Terhadap Profitabilitas BNI Syariah Periode 2012-2020” ini ditulis oleh Siti Fatimah, NIM 12401173172, Pembimbing Dr. Binti Nur Asiyah,M.Si.

Penelitian ini dilatar belakangi oleh profitabilitas BNI Syariah yang mengalami laju perubahan dan sering mengalami penurunan selama periode penelitian. Oleh karena itu, peneliti melakukan penelitian apa saja yang dapat mempengaruhi profiabilitas BNI Syariah yang diproksikan dengan *Return On Asset* (ROA). Tujuan penelitian adalah (1) Untuk menguji pengaruh signifikan inflasi terhadap profitabilitas BNI Syariah periode 2012-2020, (2) Untuk menguji pengaruh signifikan *Non Performing Financing* (NPF) terhadap profitabilitas BNI Syariah periode 2012-2020, (3) Untuk menguji pengaruh signifikan pembiayaan mudharabah terhadap profitabilitas BNI Syariah periode 2012-2020, (4) Untuk menguji perngaruh signifikan inflasi, *Non Performing Financing* dan pembiayaan mudharabah terhadap profiabilitas BNI Syariah periode 2012-2020.

Penelitian ini menggunakan pendekatan kuantitatif, jenis penelitian asosiatif dan teknik pengambilan sampel *purposive sampling*. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan BNI Syariah periode Triwulan I 2012 hingga Triwulan II 2020. Metode analisis yang digunakan dalam penelitian ini: uji normalitas data, uji asumsi klasik (uji multikolinearitas, uji heteroskedastisitas, uji autokorelasi), uji regresi linier berganda, uji hipotesis dan uji koefisien determinasi.

Hasil penelitian menunjukan bahwa (1) Inflasi berpengaruh negatif tidak signifikan terhadap profitabilitas, (2) *Non Performing Financing* berpengaruh positif signifikan terhadap profitabilitas, (3) Pembiayaan mudharabah berpengaruh positif signifikan terhadap profitabilitas, (4) Secara simultan inflasi, *Non Performing Financing* dan pembiayaan mudharabah berpengaruh positif signifikan terhadap profitabilitas sebesar 29,9% dan sisanya dijelaskan oleh faktor lain diluar variabel yang digunakan dalam penelitian ini.

**Kata Kunci : Inflasi, NPF, Pembiayaan Mudharabah dan Profitabilitas.**

## **ABSTRACT**

*The thesis with the title “The Effect of Inflation, Non Performing Financing (NPF) and Mudharabah Financing on The Profitability of BNI Syariah Period 2012-2020” was written by Siti Fatimah. NIM 12401173172, Advisor Dr. Binti Nur Asiyah, M.Si.*

*This research is based on the profitability of BNI Syariah which experienced the rate of change and often decreased during the research period. Therefore, researchers conduct research on what can affect the profitability of BNI Syariah projected with Return On Asset (ROA). The purpose of the research is (1) To test significant influence of inflation on the profitability of BNI Syariah in the period 2012-2020, (2) To test significant influence of Non Performing Financing (NPF) on profitability of BNI Syariah for the period 2012-2020, (3) To test the significabt influence of mudharabah financing on the profitability of BNI Syariah for period 2012-2020, (4) To test the significant impact of inflation, Non Performing Financing and mudharabah financing on BNI Syariah profitability period 2012-2020. The research use quantitave approach, associative sampling type and purposive sampling technique. The data used is secondary data obtained from BNI Syariah’s quarterly financial statements for the first quarter of 2012 to Q2 2020. The analytical methods used in this study: data normality test, classic assumption test (multicoliniearity test, heteroskedastisity test, autocorrelation test), multiple linear regession test, hypothesis test and determination coefficient test.*

*The result showed that (1) Inflation has no significant negative effect on the profitability of BNI Syariah for period 2012-2020, (2) Non Performing Financing has a significant positive effect on the profitability of BNI Syariah for the period 2012-2020, (3) Mudharabah financing has a significant positive effect on the profitability of BNI Syariah for period 2012-2020, (4) Simultaneously inflation, non performing financing and mudharabah financing have a positive and significant effect on the profitability of 29,9% and the rest is explained by other factors beyond the variables used in this research.*

**Keywords:** *Inflation, Non Performing Financing, Mudharabah financing and Profitability.*