

## ABSTRAK

Skripsi dengan judul “Pengaruh Modal, Dana Pihak Ketiga, Pembiayaan *Murabahah*, Pembiayaan *Mudharabah*, dan Pembiayaan *Musyarakah* Terhadap Profitabilitas PT Bank BNI Syariah Periode 2012 – 2019” ini ditulis oleh Alawiyatul Rohmah, NIM. 17401163429, pembimbing Hj. Amalia Nuril Hidayati, M.Sy.

Penelitian ini dilatarbelakangi oleh tingkat profitabilitas PT Bank BNI Syariah yang setiap tahunnya mengalami fluktuasi. Tingkat profitabilitas suatu bank juga dipengaruhi oleh beberapa hal. Dalam hal ini profitabilitas PT Bank BNI Syariah dipengaruhi oleh Modal, Dana Pihak Ketiga, Pembiayaan *Murabahah*, Pembiayaan *Mudharabah*, dan Pembiayaan *Musyarakah*.

Rumusan masalah dalam penelitian ini adalah (1) Apakah ada pengaruh modal terhadap profitabilitas PT Bank BNI Syariah periode 2012 – 2019? (2) Apakah ada pengaruh dana pihak ketiga terhadap profitabilitas PT Bank BNI Syariah periode 2012 – 2019? (3) Apakah ada pengaruh pembiayaan *murabahah* terhadap profitabilitas PT Bank BNI Syariah periode 2012 – 2019? (4) Apakah ada pengaruh pembiayaan *mudharabah* terhadap profitabilitas PT Bank BNI Syariah periode 2012 – 2019? (5) Apakah ada pengaruh pembiayaan *musyarakah* terhadap profitabilitas PT Bank BNI Syariah periode 2012 – 2019? (6) Apakah ada pengaruh modal, dana pihak ketiga, pembiayaan *murabahah*, pembiayaan *mudharabah*, dan pembiayaan *musyarakah* secara bersama-sama terhadap profitabilitas PT Bank BNI Syariah periode 2012 – 2019?

Penelitian ini menggunakan pendekatan penelitian kuantitatif dengan jenis penelitian asosiatif. Sumber data yang digunakan merupakan sumber data sekunder dengan teknik pengumpulan data menggunakan dokumentasi. Populasi dalam penelitian ini adalah seluruh laporan keuangan triwulan PT Bank BNI Syariah. Sampel penelitian ini menggunakan teknik *purposive sampling* dengan mengambil data laporan keuangan triwulan PT Bank BNI Syariah periode 2012 – 2019. Metode analisis data dalam penelitian ini adalah analisis regresi linear berganda menggunakan SPSS 25.0

Hasil dari penelitian menunjukkan bahwa (1) Modal berpengaruh positif dan signifikan terhadap profitabilitas, (2) Dana Pihak Ketiga berpengaruh positif dan signifikan terhadap profitabilitas, (3) Pembiayaan *Murabahah* berpengaruh positif dan signifikan terhadap profitabilitas, (4) Pembiayaan *Mudharabah* berpengaruh negatif dan signifikan terhadap profitabilitas, (5) Pembiayaan *Musyarakah* berpengaruh negatif dan signifikan terhadap profitabilitas, (6) Modal, Dana Pihak Ketiga, Pembiayaan *Murabahah*, Pembiayaan *Mudharabah*, dan Pembiayaan *Musyarakah* secara bersama-sama berpengaruh terhadap profitabilitas.

**Kata Kunci:** Profitabilitas, Modal, DPK, *Murabahah*, *Mudharabah*, *Musyarakah*

## ABSTRACT

This thesis is entitled by "The Influence of Capital, Third Party Fund, *Murabahah* Financing, *Mudharabah* Financing, and *Musyarakah* Financing against the Profitability of PT Bank BNI Syariah for the Period of 2012 - 2019", it is written by Alawiyatul Rohmah, NIM. 17401163429, Advisor Hj. Amalia Nuril Hidayati, M.Sy.

This research is motivated by the profitability level of PT Bank BNI Syariah which fluctuates annually. The profitability level of a bank is also influenced by several things. In this case, the profitability of PT Bank BNI Syariah is influenced by Capital, Third Party Fund, *Murabahah* Financing, *Mudharabah* Financing, and *Musyarakah* Financing.

The formulation of the problems in this study are (1) Is there any effect of capital to the profitability of PT Bank BNI Syariah for the period of 2012 - 2019? (2) Is there any effect of the third party fund to the profitability of PT Bank BNI Syariah for the period of 2012 - 2019? (3) Is there any effect of *murabahah* financing to the profitability of PT Bank BNI Syariah for the period of 2012 - 2019? (4) Is there any effect of *mudharabah* financing to the profitability of PT Bank BNI Syariah for the period of 2012 - 2019? (5) Is there any effect of *musyarakah* financing to the profitability of PT Bank BNI Syariah for the period of 2012 - 2019? (6) Is there any effect of capital, third party fund, *murabahah* financing, *mudharabah* financing, and *musyarakah* financing together to the profitability of PT Bank BNI Syariah for the period of 2012 - 2019?

This research used a quantitative research approach with associative research type. The data source that was used was a secondary data source, with data collection techniques used documentation. The population in this study were all quarterly financial reports of PT Bank BNI Syariah. The sample in this study used a purposive sampling technique by taking PT Bank BNI Syariah quarterly financial report data for the period of 2012 - 2019. The data analysis method in this study was multiple linear regression analysis using SPSS 25.0

The results of this study show that (1) Capital has positive and significant effect on profitability, (2) Third Party Fund has positive and significant effect on profitability, (3) *Murabahah* financing has positive and significant effect on profitability, (4) *Mudharabah* financing has negative and significant effect on profitability, (5) *Musyarakah* Financing has negative and significant effect on profitability, (6) Capital, Third Party Fund, *Murabahah* Financing, *Mudharabah* Financing, and *Musyarakah* Financing together have an effect on profitability.

**Keywords:** Profitability, Capital, TPF, *Murabahah*, *Mudharabah*, *Musyarakah*