

ABSTRAK

Skripsi dengan judul “Pengaruh *Return On Assets, Return On Equity, Non Performing Financing*, Dana Pihak Ketiga Dan Jumlah Pembiayaan Terhadap Total Aset PT. Bank BNI Syariah Tahun 2012-2019” ini ditulis oleh Yesi Dwi Mindyaningsih, NIM. 17401163084, pembimbing Dyah Pravitasari, S.E., M.S.A.

Penelitian ini dilatarbelakangi oleh jumlah total aset bank BNI Syariah yang terus meningkat setiap tahunnya. Peningkatan jumlah total aset bank syariah akan membuat pertumbuhan total aset bank syariah juga meningkat, dengan begitu kegiatan operasional perbankan syariah tetap berjalan. Dalam hal ini peneliti menggunakan variabel *Return On Assets, Return On Equity, Non Performing Financing*, dana pihak ketiga dan jumlah pembiayaan terhadap total aset BNI Syariah. Adapun tujuan dari penelitian ini adalah untuk menguji pengaruh *Return On Assets, Return On Equity, Non Performing Financing*, dana pihak ketiga dan jumlah pembiayaan baik secara parsial maupun simultan terhadap total aset BNI Syariah.

Jenis penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan sumber data dari data sekunder. Populasi penelitian yaitu laporan keuangan bank BNI Syariah. Sampel dalam penelitian ini adalah laporan keuangan triwulan BNI Syariah tahun 2012 sampai tahun 2019. Metode penelitian yang digunakan adalah metode kuantitatif dengan teknik analisis *Regresi Linier Berganda (Ordinary Least Square)*.

Hasil penelitian ini menunjukkan bahwa secara simultan *Return On Assets, Return On Equity, Non Performing Financing*, dana pihak ketiga dan jumlah pembiayaan berpengaruh signifikan terhadap total aset Bank BNI Syariah. Dan secara parsial *Return On Assets*, dana pihak ketiga dan jumlah pembiayaan yang berpengaruh signifikan terhadap total aset Bank BNI Syariah. Sedangkan *Return On Equity* Dan *Non Performing Financing* tidak berpengaruh signifikan terhadap total aset Bank BNI Syariah.

Kata kunci: Dana Pihak Ketiga, *Non Performing Financing, Ordinary Least Square, Return On Assets, Return On Equity*.

ABSTRACT

This thesis with the title "The Influence of Return On Assets, Return On Equity, Non Performing Financing, Third Party Funds and Total Financing on the Total Assets of PT. Bank BNI Syariah 2012-2019" was written by Yesi Dwi Mindyaningsih, NIM. 17401163084, supervisor Dyah Pravitasari,S.E.,M.S.A.

This research is motivated by the total assets of BNI Syariah which continue to increase every years. An increase in the total amount of Islamic bank assets will also increase the growth of the total assets of Islamic banks, so that the operational activities of Islamic banking continue. In this case the researcher uses the variables return on assets, return on equity, non performing financing, third party funds and total financing of BNI Syariah assets. The purpose of this study is to examine the affect of return on assets, return on equity, non performing financing, third party funds and total financing, either partially or simultaneously on the total assets of BNI Syariah.

This type of research uses an associative quantitative approach with data sources from secondary data. The research population is the financial statements of the BNI Syariah bank. The sample in this study is the BNI Syariah quarterly financial statements from 2012 to 2019. The research method used is a quantitative method with the multiple linear regression analysis technique (Ordinary Least Square).

The results of this study indicate that simultaneously return on assets, return on equity, non performing financing, third party funds and total financing have a significant effect on the total assets of Bank BNI Syariah. And partially return on assets, third party funds and the amount of financing have a significant effect on the total assets of Bank BNI Syariah. Meanwhile, return on equity and non performing financing have no significant effect on the total assets of Bank BNI Syariah.

Keyword: Third Party Funds, Non Performing Financing, Ordinary Least Square, Return On Assets, Return On Equity.