

ABSTRAK

Skripsi dengan judul “Pengaruh Inflasi, BI 7-Day (Reverse) Repo Rate, NPF dan CAR terhadap Profitabilitas Bank Umum Syariah Periode 2015-2021” yang ditulis oleh Meyva Eka Nia Larastuti, NIM 12401173490, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah, yang dibimbing oleh Bapak Ahmad Syaichoni M.Sy.

Penelitian dalam skripsi ini dilatarbelakangi oleh pentingnya suatu lembaga keuangan seperti bank dalam menjaga tingkat profitabilitas, ditengah pandemi covid-19. Dengan menganalisis berbagai faktor-faktor yang dapat mempengaruhinya baik secara internal maupun eksternal bank, seperti Inflasi, BI 7-Day (Reverse) Repo Rate, *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR). Dimana semakin tinggi tingkat profitabilitas, maka dapat disimpulkan bahwa semakin baik pula kinerjanya suatu bank, begitupun sebaliknya.

Penelitian ini bertujuan untuk, (1) Untuk menguji pengaruh Inflasi terhadap tingkat profitabilitas (ROA) Bank Umum Syariah periode 2015-2021 (2) Untuk menguji pengaruh *BI 7-Day (Reverse) Repo Rate* terhadap tingkat profitabilitas (ROA) Bank Umum Syariah periode 2015-2021 (3) Untuk menguji pengaruh *Non Performing Financing* (NPF) terhadap tingkat profitabilitas (ROA) Bank Umum Syariah periode 2015-2021 (4) Untuk menguji pengaruh *Capital Adequacy Ratio* (CAR) terhadap tingkat profitabilitas (ROA) Bank Umum Syariah periode 2015-2021 (5) Untuk menguji pengaruh Inflasi, BI 7-Day (Reverse) Repo Rate, *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR) secara bersama-sama terhadap tingkat profitabilitas (ROA) Bank Umum Syariah periode 2015-2021.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang dikumpulkan berupa data sekunder. Populasi 14 bank yang termasuk kedalam bank umum syariah, pengambilan sampel menggunakan nonprobability sampling serta memakai teknik sampling jenuh. Sampel penelitian yang digunakan adalah data triwulan Bank Umum Syariah selama 7 tahun dari tahun 2015-2021. Teknik analisis data yang digunakan Pemilihan Model Regresi Data Panel, Uji Regresi Data Panel, Uji Hipotesis.

Hasil penelitian ini menunjukkan bahwa (1) Inflasi berpengaruh dan tidak signifikan terhadap profitabilitas Bank Umum Syariah periode 2015-2021 (2) BI 7-Day (Reverse) Repo Rate berpengaruh dan signifikan terhadap profitabilitas Bank Umum Syariah periode 2015-2021 (3) NPF berpengaruh dan signifikan terhadap profitabilitas Bank Umum Syariah periode 2015-2021 (4) CAR tidak berpengaruh dan tidak signifikan terhadap profitabilitas Bank Umum Syariah pada tahun 2015-2021 (5) Inflasi, BI 7-Day (Reverse) Repo Rate, NPF, dan CAR berpengaruh secara simultan (bersama-sama) terhadap variabel Profitabilitas (ROA) Bank Umum Syariah Periode 2015-2021.

Kata Kunci : *Inflasi, BI 7-Day (Reverse) Repo Rate, NPF, CAR dan Profitabilitas*

ABSTRACT

Thesis entitled "The Effect of Inflation, BI 7-Day (Reverse) Repo Rate, NPF and CAR on Profitability of Islamic Commercial Banks for the 2015-2021 Period" written by Meyva Eka Nia Larastuti, NIM 12401173490, Faculty of Economics and Islamic Business, Department of Islamic Banking, Sayyid Ali Rahmatullah State Islamic University, which was supervised by Mr. Ahmad Syaichoni M.Sy.

The research in this thesis is motivated by the importance of a financial institution such as a bank in maintaining the level of profitability, in the midst of the covid-19 pandemic. By analyzing various factors that can influence it both internally and externally by the bank, such as inflation, BI 7-Day (Reverse) Repo Rate, Non-Performing Financing (NPF) and Capital Adequacy Ratio (CAR). Where the higher the level of profitability, it can be concluded that the better the performance of a bank, and vice versa.

This study aims to, (1) To examine the effect of Inflation on the level of profitability (ROA) of Islamic Commercial Banks for the period 2015-2021 (2) To examine the effect of the BI 7-Day (Reverse) Repo Rate on the level of profitability (ROA) of Islamic Commercial Banks in the period 2015-2021 (3) To test the effect of Non-Performing Financing (NPF) on the profitability (ROA) of Islamic Commercial Banks for the 2015-2021 period (4) To test the effect of the Capital Adequacy Ratio (CAR) on the profitability (ROA) of Islamic Commercial Banks for the period 2015-2021 (5) To test the effect of Inflation, the BI 7-Day (Reverse) Repo Rate, Non-Performing Financing (NPF), and Capital Adequacy Ratio (CAR) together on the level of profitability (ROA) of Islamic Commercial Banks for the period 2015-2021.

This study uses a quantitative approach with the type of associative research. The data collected in the form of secondary data. The population of 14 banks which are included in Islamic commercial banks, sampling using non-probability sampling and using saturated sampling technique. The research sample used is Islamic Commercial Bank quarterly data for 7 years from 2015-2021. The data analysis technique used is Panel Data Regression Test, Hypothesis Testing,

The results of this study indicate that (1) Inflation has an effect and is not significant on the profitability of Islamic Commercial Banks for the 2015-2021 period (2) BI 7-Day (Reverse) Repo Rate has an effect and is significant on the profitability of Islamic Commercial Banks for the 2015-2021 period (3) NPF influential and significant to the profitability of Islamic Commercial Banks for the period 2015-2021 (4) CAR has no effect and is not significant to the profitability of Islamic Commercial Banks in 2015-2021 (5) Inflation, BI 7-Day (Reverse) Repo Rate, NPF, and CAR change simultaneously (together) on the Profitability (ROA) variable of Islamic Commercial Banks for the 2015-2021 Period.

Keywords: Inflation, BI 7-Day (Reverse) Repo Rate, NPF, CAR and Profitability