

## ABSTRAK

Skripsi dengan judul “Analisis Pengaruh Piutang *Murabahah*, Piutang *Qardh* dan *Financing to Deposit Ratio* terhadap Profitabilitas (*Return On Assets*) pada PT Bank Central Asia Syariah, Tbk Periode 2013-2020” ini ditulis oleh Elvy Yulia Kusumaningrum, NIM 12401183034, pembimbing Dr. Binti Nur Asiyah, M.Si.

Penelitian ini dilatarbelakangi oleh profitabilitas yang dianggap penting bagi penilaian kinerja keuangan bank syariah. Profitabilitas bank dapat diukur dengan menggunakan *Return On Asset* (ROA). PT Bank Central Asia Syariah merupakan salah satu bank syariah yang mampu mempertahankan profitabilitasnya yang ditandai dengan tingkat ROA cenderung mengalami peningkatan dalam 8 tahun terakhir ini dengan kondisi yang sehat. Indikator yang digunakan dalam penelitian ini adalah piutang murabahah, piutang qardh dan *Financing to Deposit Ratio* (FDR) terhadap profitabilitas yang diukur dengan menggunakan ROA. Penelitian ini bertujuan untuk: 1) Menguji pengaruh signifikan piutang *murabahah* terhadap profitabilitas (*Return On Asset*), 2) Menguji pengaruh signifikan piutang *qardh* terhadap profitabilitas (*Return On Asset*), 3) Menguji pengaruh signifikan *Financing to Deposit Ratio* terhadap profitabilitas (*Return On Asset*), 4) Menguji pengaruh signifikan piutang *murabahah*, piutang *qardh* dan *Financing to Deposit Ratio* secara bersama-sama terhadap profitabilitas (*Return On Asset*) pada PT Bank Central Asia Syariah periode 2013-2020.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Teknik sampel yang digunakan yaitu *sampling jenuh*. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan PT Bank Central Asia Syariah, Tbk Maret 2013 – Desember 2020. Penelitian ini menggunakan metode analisis uji regresi linear berganda.

Hasi dari penelitian ini menghasilkan: 1) Secara parsial piutang *murabahah* berpengaruh positif signifikan terhadap profitabilitas (*Return On Asset*) PT Bank Central Asia Syariah, 2) Secara parsial piutang *qardh* berpengaruh positif signifikan terhadap profitabilitas (*Return On Asset*) PT Bank Central Asia Syariah, 3) *Financing to Deposit Ratio* berpengaruh positif signifikan terhadap profitabilitas (*Return On Asset*) PT Bank Central Asia Syariah, 4) Secara bersama-sama piutang *murabahah*, piutang *qardh* dan *Financing to Deposit Ratio* berpengaruh positif signifikan terhadap profitabilitas (*Return On Asset*) PT Bank Central Asia Syariah.

**Kata kunci** : *Return On Asset*, Piutang *Murabahah*, Piutang *Qardh* dan *Financing to Deposit Ratio*.

## **ABSTRACT**

*Thesis with the title "Analysis of the Effect of Capital Adequacy Ratio, Non-Performing Financing and Financing to Deposit Ratio on Profitability (Return On Assets) at PT Bank Central Asia Syariah, Tbk Period 2013-2020" This was written by Elvy Yulia Kusumaningrum, NIM 12401183034, the supervisor of Dr. Binti Nur Asiyah, M.Si.*

*This research is motivated by profitability which is considered important for the assessment of the financial performance of Islamic banks. Bank profitability can be measured using Return On Assets (ROA). PT Bank Central Asia Syariah is one of the Islamic banks that is able to maintain its profitability which is indicated by the ROA level which tends to increase in the last 8 years with a healthy condition. The indicators used in this research are murabahah receivables, qardh receivables and Financing to Deposit Ratio (FDR) to profitability as measured by ROA. This research aims to: 1) Testing the significant effect of the murabahah receivables Ratio on profitability (Return On Assets), 2) Testing the significant effect of qardh receivables on profitability (Return On Assets), 3) Testing the significant effect of Financing to Deposit Ratio on profitability (Return On Assets), 4) Testing the significant effect of murabahah receivables, qardh receivables and Financing to Deposit Ratio together on profitability (Return On Assets) at PT Bank Central Asia Syariah for the period 2013-2020.*

*This research uses a quantitative approach with associative type. The sampling technique used is saturated sampling. The data used is secondary data obtained from the quarterly financial statements of PT Bank Central Asia Syariah, Tbk March 2013 – December 2020. This study uses multiple linear regression analysis.*

*The results of this research are: 1) Partially, the murabahah receivables has a positive significant effect on the profitability (Return On Assets) of PT Bank Central Asia Syariah 2) Partially qardh receivables has a positive significant effect on the profitability (Return On Assets) of PT Bank Central Asia Syariah, 3) Partially Financing to Deposit Ratio has a positive significant effect on the profitability (Return On Assets) of PT Bank Central Asia Syariah 4) Together, the murabahah receivables, qardh receivables and Financing to Deposit Ratio have a positive significant effect on the profitability (Return On Assets) of PT Bank Central Asia Syariah.*

**Keywords** : *Return On Asset, Murabahah Receivables, Qardh Receivables and Financing to Deposit Ratio.*