

## Abstrak

Skripsi dengan judul “**Pengaruh Pembiayaan Mudharabah, Murabahah, Ijarah, Musyarakah, Non Perfoming Financing (NPF) dan Beban Operasional Pendapatan Operasional (BOPO) terhadap Profitabilitas PT BNI Syariah Periode Tahun 2013-2020**”, ditulis oleh Dhevy Fauqolatif Maghfiroh, jurusan Perbankan Syariah, NIM. 12401173552 Dibimbing oleh Ahmad Syaichoni, M.Sy..

Penelitian ini bertujuan untuk menguji pengaruh Pembiayaan Mudharabah, Murabahah, Musyarakah, Ijarah, NPF (*Net Performing Financing*) dan BOPO (Biaya Operasional Pendapatan Operasional) secara simultan terhadap profitabilitas PT Bank BNI Syariah.

Penelitian ini dilatarbelakangi oleh perkembangan PT BNI Syariah dalam konteks kekinian dengan data terbaru, penggabungan antara salah satu produk penyaluran dana yaitu Pembiayaan Mudharabah, pembiayaan Murabahah dan Ijarah dengan *Non Perfoming Financing* (NPF) dan Beban Operasional Pendapatan Operasional (BOPO).

Pendekatan dalam penelitian ini merupakan pendekatan kuantitatif. Teknik Pengumpulan Data dengan menggunakan observasi, dokumentasi dan studi kepustakaan. Analisis data pada penelitian ini menggunakan uji asumsi klasik, uji Regresi Linier Berganda, uji hipotesis, dan Koefisien Determinasi

Hasil penelitian ini menunjukkan bahwa (1) Pembiayaan Mudharabah secara parsial tidak berpengaruh signifikan terhadap Profitabilitas Bank. (2) Pembiayaan Murabahah secara parsial berpengaruh positif, dan signifikan terhadap Profitabilitas Bank. (3) Pembiayaan Ijarah secara parsial tidak berpengaruh signifikan terhadap Profitabilitas Bank. (4) Pembiayaan Musyarakah secara parsial tidak berpengaruh signifikan terhadap Profitabilitas Bank. (5) NPF secara parsial berpengaruh positif, dan signifikan terhadap Profitabilitas Bank. (6) BOPO secara parsial berpengaruh positif, dan signifikan terhadap Profitabilitas Bank. Pembiayaan Mudharabah, Pembiayaan Murabahah, Pembiayaan Ijarah, NPF dan BOPO secara simultan berpengaruh signifikan terhadap Profitabilitas pada pada PT. Bank BNI Syariah.

Kata Kunci : *Mudharabah, Murabahah, Ijarah, Musyarakah, Non Perfoming Financing (NPF), Beban Operasional Pendapatan Operasional (BOPO), Profitabilitas PT BNI Syariah.*

## **Abstract**

Thesis entitled "The Influence of Mudharabah, Murabahah, Musyarakah, Ijarah, Non-Performing Financing (NPF) and Operating Expenses on Operating Income (BOPO) on Profitability of PT BNI Syariah Period 2013-2019", written by Dhevy Fauqolatif Maghfiroh, majors Perbankan Syariah, NIM. 12401173552 Advisor by Ahmad Syaichoni, M.Sy..

This study aims to examine the effect of Mudharabah, Murabahah, Musyarakah, Ijarah, NPF (Net Performing Financing) and BOPO (Operational Costs for Operating Income) financing simultaneously on the profitability of PT Bank BNI Syariah.

This research is motivated by the development of PT BNI Syariah in the current context with the latest data, a combination of one of the fund distribution products, namely Mudharabah Financing, Murabahah, Musyarakah, and Ijarah financing with Non-Performing Financing (NPF) and Operating Income Operational Expenses (BOPO).

The approach in this research is a quantitative approach. Data collection techniques using observation, documentation and literature study. Data analysis in this study used the classical assumption test, Multiple Linear Regression test, hypothesis testing, and the Coefficient of Determination.

The results of this study indicate that (1) Mudharabah Financing partially has no significant effect on Bank Profitability. (2) Murabahah Financing partially has a positive and significant effect on Bank Profitability. (3) Partial Ijarah Financing has no significant effect on Bank Profitability. (4) Musyarakah Financing partially has no significant effect on Bank Profitability. (5) NPF partially has a positive and significant effect on Bank Profitability. (6) BOPO partially has a positive and significant effect on Bank Profitability. Mudharabah Financing, Murabahah Financing, Ijarah Financing, NPF and BOPO simultaneously have a significant effect on profitability at PT. BNI Syariah Bank.

**Keywords:** *Mudharabah, Murabahah, Ijarah, Musyarakah, Non-Performing Financing (NPF), Operating Income Operating Expenses (BOPO), Profitability of PT BNI Syariah.*