

## ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequacy Ratio*, *BI Rate* dan *Corporate Social Responsibility* Terhadap Profitabilitas Bank Umum Syariah Tahun 2011 - 2021 ditulis oleh Nur Fitrotul Lailin, NIM.12401183262, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dengan dosen pembimbing Dr. Muniri, M.Pd.

Dilihat dari segi perbankan, bank rentan mengalami risiko salah satunya risiko likuiditas. Apabila bank mengalami risiko likuiditas ini akan berpotensi mengalami kerugian sebab bank tidak mampu memenuhi kewajibannya. Hal ini, bank perlu mengantisipasi dengan kinerja bank yang mampu mengelola dana yang dimiliki sehingga akan memperoleh keuntungan yang maksimal. Untuk mengetahui perolehan laba yang dikelola ini dapat diketahui dengan mengukur indikator *Capital Adequacy Ratio*, *BI Rate* dan *Corporate Social Responsibility* serta keuntungannya diukur menggunakan ROE.

Penelitian ini bertujuan untuk menguji *Capital Adequacy Ratio*, *BI Rate* dan *Corporate Social Responsibility* terhadap profitabilitas (ROE) Bank Umum Syariah Tahun 2011 – 2021 baik parsial maupun simultan. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan diperoleh dari data laporan keuangan Publikasi tahunan Bank Umum Syariah tahun 2011 – 2021. Metode analisis menggunakan regresi linier berganda, uji asumsi klasik, uji hipotesis dan uji determinasi.

Dari hasil penelitian ini dapat disimpulkan bahwa: *Capital Adequacy Ratio* berpengaruh negatif dan tidak signifikan terhadap *Return On Equality*, *BI Rate* berpengaruh negatif dan tidak signifikan terhadap *Return On Equality*, *Corporate Social Responsibility* berpengaruh negatif dan tidak signifikan terhadap *Return On Equality*. Nilai *R Square* sebesar 0,053 ini menunjukkan CAR, *BI Rate* dan CSR tidak berpengaruh terhadap ROE. Hal ini, variabel independen secara simultan memiliki pengaruh 5,3% sedangkan 94,7% dipengaruhi faktor lain.

Kata Kunci: *Capital Adequacy Ratio*, *BI Rate* dan *Corporate Social Responsibility*

## **ABSTRACT**

*Thesis entitled “The Effect of Capital Adequacy Ratio, BI Rate and Corporate Social Responsibility on Profitability of Sharia Commercial Bank in 2011-2021” was written by Nur Fitrotul Lailin, Student Registered Number 12401183262, Sharia Banking Study Program, Faculty of Islamic Economics and Business, State Islamic University Sayyid Ali Rahmatullah Tulungagung with supervisor Dr. Muniri, M.Pd.*

*From a banking perspective, banks are vulnerable to risk, one of which is liquidity risk. If the bank experiences liquidity risk, it will potentially experience losses because the bank is unable to fulfill its obligations. In this case, banks need to anticipate the performance of banks that are able to manage their funds so they will obtain maximum profits. To find out the earnings that are managed can be known by measuring the indicators of Capital Adequacy Ratio, BI Rate and Corporate Social Responsibility and profits are measured using ROE.*

*The aims of the study were to examine the Capital Adequacy Ratio, BI Rate and Corporate Social Responsibility on the profitability (ROE) of Sharia Commercial Bank in 2011 – 2021, both partially and simultaneously. This study used a quantitative approach with associative research types. The data used is obtained from financial statement data for the annual publication of Sharia Commercial Bank in 2011 – 2021. The analysis method uses multiple linear regression, classical assumption test, hypothesis testing and determination test.*

*From the results of this study it can be concluded that: Capital Adequacy Ratio has a negative and insignificant effect on Return On Equality, BI Rate has a negative and insignificant effect on Return On Equality, Corporate Social Responsibility has a negative and insignificant effect on Return On Equality. The R Square value of 0.053 shows that CAR, BI Rate and CSR have no effect on ROE. In this case, the independent variable simultaneously has an effect of 5,3% while 94,7% is influenced by other factors.*

**Keywords:** *Capital Adequacy Ratio, BI Rate and Corporate Social Responsibility*