

ABSTRAK

Skripsi dengan judul “Hubungan *Spread* bagi hasil, *Fee Based Income*, dan *Financing to Deposit Ratio* terhadap Profitabilitas Bank Syariah (Studi pada Bank Umum Syariah di Indonesia Periode 2016-2018)”. Ini ditulis oleh Reditya Makhrizal Perdana, Jurusan Perbankan Syariah, NIM. 12401173011 dengan Dosen Pembimbing Dr. Sutopo, M.Pd.

Penelitian ini bertujuan untuk menganalisis pengaruh *Spread* Bagi Hasil, *Fee Based income* dan *Financing to Deposit Ratio* terhadap profitabilitas perbankan syariah yang diukur dengan indikator ROA pada Bank Umum Syariah. Penelitian ini dilatar belakangi oleh bank syariah sebagai bank bagi hasil di Indonesia yang diharapkan dapat memenuhi kebutuhan masyarakat yang mulai sadar akan pentingnya bank bebas bunga dan mayoritas penduduk Indonesia yang beragama Islam membuat bank syariah menjadi salah satu bank yang mengalami kemajuan pesat, serta ketiga variabel tersebut dianggap memberikan kontribusi terbesar dalam memperoleh keuntungan khususnya di dunia perbankan.

Jenis penelitian ini adalah penelitian kuantitatif yang bersifat asosiatif. Sumber data yang digunakan yaitu data sekunder berupa data *time series* periode 2016-2018 yang bersumber dari website resmi OJK (Otoritas Jasa Keuangan) berupa data statistik bank umum syariah. Populasi dalam penelitian ini adalah perbankan syariah di Indonesia (BUS). Teknik pengambilan sampel yang digunakan adalah teknik purposive sampling, sehingga diperoleh 120 data. Metode pengumpulan data yang digunakan yaitu dokumentasi dan studi pustaka. Metode analisis data yang digunakan adalah analisis regresi linier berganda atau *ordinary least square* (OLS), uji asumsi klasik (uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi), serta uji hipotesis (uji t dan uji F). Data diolah menggunakan aplikasi *Eviews 10* dengan tingkat signifikansi 0,05 (5%).

Hasil uji t menunjukkan bahwa SBH memiliki nilai t hitung sebesar -1,9274 dan nilai signifikansi sebesar 0,0564 ($0,0564 < 0,05$) artinya SBH berpengaruh negatif dan signifikan terhadap Profitabilitas pada Bank Umum Syariah di Indonesia, FBI memiliki nilai t hitung sebesar 2,2429 dan nilai signifikansi sebesar 0,0268 ($0,0268 < 0,05$) artinya FBI berpengaruh positif dan signifikan terhadap Profitabilitas pada Bank Umum Syariah di Indonesia, FDR memiliki nilai t hitung sebesar -3,1212 dan nilai signifikansi sebesar 0,0023 ($0,0023 < 0,05$) artinya FDR berpengaruh positif dan signifikan terhadap Profitabilitas pada Bank Umum Syariah di Indonesia. Berdasarkan uji F diperoleh nilai F hitung sebesar 4,6219 dan nilai signifikansi sebesar 0,0044 ($0,0044 < 0,05$) artinya *Spread* Bagi Hasil, *Fee Based Income*, dan *Financing to Deposit Ratio* secara simultan berpengaruh positif dan signifikan terhadap Profitabilitas Bank Umum Syariah di Indonesia.

Kata Kunci: *Spread* Bagi Hasil, *Fee Based Income*, *Financing To Deposit Ratio*, Dan Roa

ABSTRACT

Thesis with the title "Relationship of Profit Sharing Spread, Fee Based Income, and Financing to Deposit Ratio on Profitability of Islamic Banks (Study on Islamic Commercial Banks in Indonesia 2016-2018 Period)". This was written by Reditya Makhrizal Perdana, Department of Islamic Banking, NIM. 12401173011 with Supervisor Dr. Sutopo, M.Pd.

This study aims to analyze the effect of Profit Sharing Spread, Fee Based Income and Financing to Deposit Ratio on the profitability of Islamic banking as measured by the ROA indicator at Islamic Commercial Banks. This research is motivated by Islamic banks as profit-sharing banks in Indonesia which are expected to meet the needs of people who are starting to realize the importance of interest-free banks and the majority of the Indonesian population who are Muslim have made Islamic banks one of the banks that are experiencing rapid progress, and these three variables considered to provide the largest contribution in obtaining profits, especially in the banking world.

This type of research is quantitative research that is associative. The data source used is secondary data in the form of time series data for the 2016-2018 period which is sourced from the official website of the OJK (Financial Services Authority in the form of statistical data for Islamic commercial banks. The population in this study is Islamic banking in Indonesia (BUS). The sampling technique used is a purposive sampling technique, so that 120 data are obtained. The data collection methods used are documentation and literature study. The data analysis method used is multiple linear regression analysis or ordinary least square (OLS), classical assumption test (normality test, multicollinearity test, heteroscedasticity and autocorrelation test), as well as hypothesis testing (t test and F test). The data were processed using the Eviews 10 application with a significant level of 0.05 (5%).

The results of the t-test indicate that the SBH has a t count value of -1.9274 and a significance value of 0.0564 ($0.0564 < 0.05$) meaning that the SBH has a negative and significant effect on profitability at Islamic Commercial Banks in Indonesia, the FBI has a t count value of 2.2429 and a significance value of 0.0268 ($0.0268 < 0.05$) meaning that the FBI has a positive and significant effect on profitability at Islamic Commercial Banks in Indonesia, FDR has a t count value of -3.1212 and a significance value of 0.0023 ($0.0023 < 0.05$) means that FDR has a positive and significant effect on profitability at Islamic Commercial Banks in Indonesia. Based on the F test, the F count value is 4.6219 and the significance value is 0.0044 ($0.0044 < 0.05$), meaning that Profit Sharing Spread, Fee Based Income, and Financing to Deposit Ratio simultaneously have a positive and significant effect on the Profitability of Commercial Banks. Sharia in Indonesia.

Keywords: Profit Sharing Spread, Fee Based Income, Financing To Deposit Ratio, And Ro