

## ABSTRAK

Skripsi dengan judul “Pengaruh Efisiensi Biaya, Pendapatan Bagi Hasil *Musyarakah*, dan *Fee Based Income* Terhadap Laba Bersih Pada Bank Umum Syariah di Indonesia Periode 2019-2023” ditulis oleh Putri Devitasari, NIM 126401202088, Fakultas Ekonomi dan Bisnis Islam, Jurusan Ekonomi, Program Studi Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, pembimbing Samsul Bakri, S.Pd.I., M.Pd.

Penelitian ini dilatarbelakangi oleh kinerja laba bersih Bank Umum Syariah di Indonesia yang berfluktuatif, diasumsikan bahwa dapat dipengaruhi oleh tingkat efisiensi pengelolaan biaya yang diprosikan oleh rasio BOPO. Semakin kecil rasio tersebut, maka semakin efisien bank dalam meningkatkan laba. Namun ketika rasio tersebut meningkat, laba bersih juga turut meningkat. Kemudian indikator pendapatan yang meningkat akan diikuti pula peningkatan laba bersih. Sebagai produk khas bank syariah yaitu pendapatan bagi hasil *musyarakah* dan pendapatan transaksi pelengkap yaitu *fee based income* mengalami penurunan, akan tetapi laba bersih meningkat. Oleh karena itu, peneliti ingin menganalisis pengaruh antara efisiensi biaya, pendapatan bagi hasil *musyarakah*, dan *fee based income* terhadap laba bersih pada Bank Umum Syariah di Indonesia.

Tujuan pada penelitian ini adalah (1) menganalisis pengaruh efisiensi biaya, pendapatan bagi hasil *musyarakah*, dan *fee based income* secara simultan terhadap laba bersih Bank Umum Syariah di Indonesia; (2) menganalisis pengaruh efisiensi biaya secara parsial terhadap laba bersih Bank Umum Syariah di Indonesia; (3) menganalisis pengaruh pendapatan bagi hasil *musyarakah* secara parsial terhadap laba bersih Bank Umum Syariah di Indonesia; (4) menganalisis pengaruh *fee based income* secara parsial terhadap laba bersih Bank Umum Syariah di Indonesia;

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Menggunakan data sekunder dari laporan keuangan tahunan 6 Bank Umum Syariah di Indonesia, pemilihan sampel menggunakan teknik *purposive sampling* dengan total sampel terpilih sejumlah 30. Penelitian ini menggunakan metode analisis uji asumsi klasik, uji analisis regresi linier berganda, uji hipotesis, dan uji koefisien determinasi.

Hasil penelitian dengan alat bantu *SPSS* versi 25.0 dapat disimpulkan bahwa secara simultan efisiensi biaya, pendapatan bagi hasil *musyarakah*, dan *fee based income* berpengaruh signifikan secara simultan terhadap laba bersih Bank Umum Syariah di Indonesia. Sedangkan secara parsial efisiensi biaya berpengaruh negatif dan signifikan terhadap laba bersih Bank Umum Syariah di Indonesia; pendapatan bagi hasil *musyarakah* berpengaruh negatif dan signifikan terhadap laba bersih Bank Umum Syariah di Indonesia; dan *fee based income* berpengaruh positif dan signifikan terhadap laba bersih Bank Umum Syariah di Indonesia. Berdasarkan hasil penelitian, maka Bank Umum Syariah perlu lebih memperhatikan dalam pengelolaan beban operasional yang efisien agar pengeluarannya dalam menghasilkan pendapatan operasional dapat memberikan kontribusi untuk memperoleh keuntungan secara optimal.

**Kata Kunci:** Laba Bersih, Efisiensi Biaya, Pendapatan Bagi Hasil *Musyarakah*, dan *Fee Based Income*

## **ABSTRACT**

*The title research "The Effect of Cost Efficiency, Musyarakah Profit Sharing Income, and Fee Based Income on Net Profit at Sharia Commercial Banks in Indonesia 2019-2023 Period" was written by Putri Devitasari, Number 126401202088, Faculty of Business and Islamic Economics, Department of Economics, Sharia Banking Study Program, State Islamic University Sayyid Ali Rahmatullah Tulungagung, supervisor Samsul Bakri, S.Pd.I., M.Pd.*

*This research is based on the fluctuating performance of the net profit of Sharia Commercial Banks in Indonesia, it is assumed that it can be influenced by the level of cost management efficiency proxied by the BOPO ratio. The smaller the ratio, the more efficient the bank is in increasing profits. However, when the ratio increases, net profit also increases. Then the increased revenue indicator will also be followed by an increase net profit. As a typical product of Islamic banks, musharakah profit sharing income and complementary transaction income, namely fee based income, decreased, but net profit increased. Therefore, researchers want to analyze the effect between cost efficiency, fee-based income, and musharakah profit-sharing income on net profit at Sharia Commercial Banks in Indonesia.*

*The purpose of this study are (1) analyze the effect of cost efficiency, Musharakah profit sharing income, and fee based income simultaneously on the net profit of Sharia Commercial Banks in Indonesia; (2) analyze the effect of cost efficiency on the net profit of Sharia Commercial Banks in Indonesia (3) analyze the effect of musharakah profit sharing income on the net profit of Sharia Commercial Banks in Indonesia (4) analyze the effect of fee based income on the net profit of Sharia Commercial Banks in Indonesia.*

*This study uses a quantitative approach with an associative type of research. Using secondary data from the annual financial statements of 6 Sharia Commercial Banks in Indonesia, the sample selection used a purposive sampling technique with a total of 30 selected samples. This study uses classical assumption test analysis methods, multiple linear regression analysis tests, hypothesis tests, and determination coefficient tests.*

*The results of research with SPSS tool version 25.0 can be concluded that cost simultaneously cost efficiency, musharakah profit sharing income, and fee-based income simultaneously affect the net profit of Sharia Commercial Banks in Indonesia. Meanwhile, efficiency has a negative and significant effect on the net profit; musharakah profit sharing has a negative and significant effect on the net profit; and fee based income has a positive and significant effect on the net profit. Based on the results of the research, Sharia Commercial Banks need to pay more attention to efficient management of operating expenses so that their expenses in generating operating income can contribute to obtaining optimal profits.*

**Keywords:** *Net Profit, Cost Efficiency, Musharakah Profit Sharing Income, and Fee Based Income*