

ABSTRAK

Skripsi dengan judul “Pengaruh Kualitas Aktiva Produktif, Dana Pihak Ketiga dan *Non Performing Financing* Terhadap *Earning After Tax* Pada Bank Muamalat Indonesia Periode 2018-2022” ini ditulis oleh Nurul Lailiyah, NIM. 126401201021, pembimbing Dr. Syafrudin Arif Marah Manunggal, M.S.I.

Penelitian ini dilatarbelakangi oleh pentingnya laba pada Bank Muamalat Indonesia, dimana laba Bank Muamalat Indonesia didasarkan pada kegiatan operasionalnya yaitu penyaluran dan penghimpunan dana. Dari kegiatan operasional tersebut, Bank Muamalat Indonesia mempertimbangkan penataan aset yang mampu menghasilkan keuntungan bagi bank. Penghimpunan dana pihak ketiga yang berasal dari masyarakat digunakan untuk pendanaan dalam aktivitas riil melalui pembiayaan yang bertujuan untuk memperoleh keuntungan, serta menggunakan rasio NPF untuk mengukur tingkat permasalahan pembiayaan yang dapat mempengaruhi keuntungan dan kesehatan bank. Dalam hal ini peneliti menghubungkan pengaruh Kualitas Aktiva Produktif, Dana Pihak Ketiga dan *Non Performing Financing* Terhadap *Earning After Tax*.

Rumusan masalah dari penelitian ini adalah (1) apakah KAP berpengaruh terhadap *Earning After Tax* Bank Muamalat Indonesia? (2) Apakah DPK berpengaruh terhadap *Earning After Tax* Bank Muamalat Indonesia? (3) Apakah NPF berpengaruh terhadap *Earning After Tax* Bank Muamalat Indonesia? (4) Apakah KAP, DPK dan NPF secara bersama-sama berpengaruh terhadap *Earning After Tax* Bank Muamalat Indonesia?

Penelitian ini menggunakan pendekatan kuantitatif. Data yang digunakan adalah data *time series*. Sumber data dalam penelitian ini berasal dari data sekunder yang diperoleh dari laporan keuangan Bank Muamalat Indonesia. Penelitian ini menggunakan uji asumsi klasik, uji regresi berganda, uji hipotesis dan koefisien determinasi.

Dari hasil analisis regresi linier berganda dapat disimpulkan (1) KAP berpengaruh positif dan signifikan terhadap *Earning After Tax*. (2) DPK berpengaruh negatif dan signifikan terhadap *Earning After Tax*. (3) NPF berpengaruh negatif dan signifikan terhadap *Earning After Tax*. (4) KAP, DPK dan NPF secara bersama-sama berpengaruh signifikan terhadap *Earning After Tax* Bank Muamalat Indonesia.

Kata Kunci: KAP, DPK, NPF, *Earning After Tax*

ABSTRACT

Thesis with the title "The Effect of Earning Asset Quality, Third Party Funds and Non Performing Financing on Earning After Tax at Bank Muamalat Indonesia for the 2018-2022 Period" was written by Nurul Lailiyah, NIM. 126401201021, supervisor Dr. Syafrudin Arif Marah Manunggal, M.S.I.

This research is motivated by the importance of profit at Bank Muamalat Indonesia, where Bank Muamalat Indonesia's profit is based on its operational activities, namely distribution and collection of funds. From these operational activities, Bank Muamalat Indonesia considers structuring assets that are able to generate profits for the bank. The collection of third party funds from the public is used for funding in real activities through financing that aims to make a profit, and uses the NPF ratio to measure the level of financing problems that can affect the profit and health of the bank. In this case the researcher connects the effect of Earning Asset Quality, Third Party Funds and Non Performing Financing on Earning After Tax.

The problem formulation of this research is (1) does KAP affect the Earning After Tax of Bank Muamalat Indonesia? (2) Does DPK affect the Earning After Tax of Bank Muamalat Indonesia? (3) Does NPF affect the Earning After Tax of Bank Muamalat Indonesia? (4) Do KAP, DPK and NPF together affect the Earning After Tax of Bank Muamalat Indonesia?

This research uses a quantitative approach. The data used is time series data. The data source in this study comes from secondary data obtained from the financial statements of Bank Muamalat Indonesia. This study uses the classical assumption test, multiple regression test, hypothesis testing and the coefficient of determination.

From the results of multiple linear regression analysis it can be concluded (1) KAP has a positive and significant effect on Earning After Tax. (2) DPK has a negative and significant effect on Earning

After Tax. (3) NPF has a negative and significant effect on Earning After Tax. (4) KAP, DPK and NPF together have a significant effect on Earning After Tax of Bank Muamalat Indonesia.

Keywords: KAP, DPK, NPF, Earning After Tax