

ABSTRAK

Skripsi dengan judul “Pengaruh *Fee Based Income* dan *Non Performing Finance* terhadap Peningkatan Profitabilitas Bank Umum Syariah di Indonesia Periode 2018-2022” ini ditulis oleh Halimatus Reza Asmara, NIM. 126401202064, Pembimbing Syafrudin Arif Marah Manunggal, M.S.I.

Penelitian ini dilatarbelakangi oleh pentingnya mengukur profitabilitas bank umum syariah sebagai faktor yang memengaruhi keberhasilan operasionalnya. Di tengah era globalisasi dan persaingan bisnis yang semakin ketat, pengukuran profitabilitas menjadi penting bagi bank umum syariah untuk memastikan stabilitas, pertumbuhan, serta keberlanjutan operasional. Faktor-faktor seperti *fee based income* dan *non performing financing* memainkan peran penting dalam meningkatkan profitabilitas bank syariah.

Tujuan penelitian ini yaitu untuk menganalisis secara serentak pengaruh *fee based income* dan *non performing financing* terhadap *return on assets* pada bank umum syariah dan untuk menganalisis secara parsial pengaruh *fee based income* dan *non performing financing* terhadap *return on assets* pada bank umum syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel yang digunakan yaitu teknik *purposive sampling* dengan kriteria tertentu. Metode analisis data dalam penelitian ini yaitu menggunakan uji regresi linier berganda karena untuk mengevaluasi hubungan antara dua atau lebih variabel bebas dengan satu variabel terikat.

Hasil penelitian ini menunjukkan bahwa secara simultan menunjukkan bahwa *fee based income* dan *non performing financing* berpengaruh secara signifikan terhadap *return on assets* pada bank umum syariah. Sedangkan, secara parsial *fee based income* berpengaruh secara positif dan signifikan terhadap *return on assets* pada bank umum syariah, *non performing finance* berpengaruh secara negatif dan signifikan terhadap *return on assets* pada bank umum syariah.

Kata kunci: *Fee Bsed Income, Non Perfoming Financing, Return on Assets*

ABSTRACT

The thesis with the title "The Influence of Fee Based Income and Non-Performing Finance on Increasing the Profitability of Sharia Commercial Banks in Indonesia for the 2018-2022 Period" was written by Halimatus Reza Asmara, NIM. 126401202064, Supervisor Syafrudin Arif Marah Manunggal, M.S.I.

This research is motivated by the importance of measuring the profitability of Islamic commercial banks as a factor that influences their operational success. In the era of globalization and increasingly tight business competition, measuring profitability has become important for sharia commercial banks to ensure stability, growth and operational sustainability. Factors such as fee-based income and non-performing financing play an important role in increasing the profitability of Islamic banks.

The aim of this research is to simultaneously analyze the influence of fee-based income and non-performing financing on return on assets in Islamic commercial banks and to partially analyze the influence of fee-based income and non-performing financing on return on assets in Islamic commercial banks.

This research uses a quantitative approach with an associative type of research. The sampling technique used is purposive sampling technique with certain criteria. The data analysis method in this research is to use multiple linear regression tests to evaluate the relationship between two or more independent variables and one dependent variable.

The results of this research show that simultaneously fee-based income and non-performing financing have a significant effect on return on assets in Islamic commercial banks. Meanwhile, partially fee based income has a positive and significant effect on return on assets in sharia commercial banks, non-performance finance has a negative and significant effect on return on assets in sharia commercial banks.

Keywords: *Fee Bsed Income, Non Perfoming Financing, Return on Assets*