

## ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga, Biaya Operasional Pendapatan Operasional, Rasio Kecukupan Modal dan Tingkat Aset Produktif terhadap Profitabilitas Pada BCA Syariah Tahun 2011 – 2016” ini ditulis oleh Imam Ali Sa’id, NIM. 2823133070, pembimbing Lantip Susilowati, S.Pd., M.M.

Penelitian ini dilatarbelakangi oleh perubahan dana pihak ketiga, biaya operasional pendapatan operasional, rasio kecukupan modal dan tingkat aset produktif yang akan mengalami dampak terhadap perubahan pendapatan profitabilitas. Objek penelitian ini adalah BCA Syariah yang merupakan salah satu bank syariah yang mempunyai rating yang baik.

Rumusan masalah dalam penulisan skripsi ini adalah (1) Apakah ada pengaruh dana pihak ketiga terhadap profitabilitas BCA Syariah? (2) Apakah ada pengaruh biaya operasional pendapatan operasional terhadap profitabilitas BCA Syariah? (3) Apakah ada pengaruh rasio kecukupan modal terhadap profitabilitas BCA Syariah? (4) Apakah ada pengaruh tingkat aset produktif terhadap profitabilitas BCA Syariah? dan (5) Apakah ada pengaruh secara bersama – sama antara dana pihak ketiga, biaya operasional pendapatan operasional, rasio kecukupan modal dan tingkat aset produktif terhadap profitabilitas BCA Syariah? adapun yang menjadi tujuan dari penelitian ini adalah untuk menguji pengaruh dana pihak ketiga, biaya operasional pendapatan operasional, rasio kecukupan modal dan tingkat aset produktif terhadap profitabilitas BCA Syariah baik secara parsial maupun simultan (bersama – sama).

Penelitian yang dilakukan adalah menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sampel yang diambil menggunakan teknik *nonprobability sampling*. Sementara metodenya menggunakan metode *purposive sampling*. Data yang digunakan dalam penelitian ini didapatkan dari laporan bulanan BCA Syariah tahun 2011 sampai dengan 2016 yang telah di publikasikan oleh Bank Indonesia. Sedangkan untuk metode analisisnya menggunakan uji regresi linear berganda.

Hasil penelitian menunjukkan bahwa secara parsial berpengaruh positif signifikan antara dana pihak ketiga dengan profitabilitas BCA Syariah, tidak berpengaruh antara biaya operasional pendapatan operasional dengan profitabilitas BCA Syariah, berpengaruh positif signifikan antara rasio kecukupan modal dengan profitabilitas BCA Syariah, dan berpengaruh positif signifikan antara tingkat aset produktif dengan profitabilitas BCA Syariah. Sedangkan secara simultan atau secara bersama – sama berpengaruh positif signifikan antara dana pihak ketiga (DPK), biaya operasional pendapatan operasional (BOPO), rasio kecukupan modal (CAR) dan tingkat aset produktif dengan profitabilitas BCA Syariah.

**Kata Kunci** : Profitabilitas, Dana Pihak Ketiga, Biaya Operasional Pendapatan Operasional, Rasio Kecukupan Modal, dan Tingkat Aset Produktif.

## ABSTRACT

*Thesis entitled "The Effect Of Third-Part Funds, Operating Expenses, Operating Income Of Capital Adequacy Ratio And Level Of Productive Assets against Profitability at BCA Sharia 2011 – 2016" was written by Imam Ali Sa'id, NIM. 2823133070, supervising Lantip Susilowati, S. Pd., M.M.*

*The research was distributed by third part funds change, operating expenses, operating income of capital adequacy ratio and level of productive assets obtained banking also will have an impact on the profitability of revenue changes. Especially that became the object of the research is BCA is one of the Sharia Islamic bank which has competence and a good rating.*

*Formulation of the problem this thesis are (1) Whether there was influence of third-part funds towards the profitability at BCA Sharia? (2) Whether there was influence operating costs operating income against the profitability at BCA Sharia? (3) Is there of capital adequacy ratio influence towards the profitability at BCA Sharia? (4) If there is influence the level of productive assets against the profitability at BCA Sharia? and (5) whether there was influence together – the same third-part funds, operating expenses, operating income of capital adequacy ratio and level of productive assets against the profitability at BCA Sharia? As for the goals of this research was to examine the influence of third-party funds, operating expenses, operating income of capital adequacy ratio and level of productive assets against the profitability at BCA Shariah either by partial as well as simultaneous (with – the same).*

*Research conducted in this research is the use of a quantitative approach to the type of his approach was associative research. Samples were taken using the technique of nonprobability sampling. While a purposive sampling method using methods. The data used in this study are obtained from monthly reports BCA Sharia 2011 until 2016, which has been published by Bank Indonesia. As for its analysis method using multiple linear regression test.*

*The results showed that there were partially positive and significant influence among third-part funds with the profitability at BCA, there was no influence between operating costs operating income with the profitability at BCA, there is a positive and significant influence between the capital adequacy ratio with the profitability at BCA, and there is a positive and significant influence between the level of productive assets with the profitability at BCA. While simultaneously or jointly – either there is a positive and significant influence among third-part funds (DPK), operating costs operating income (BOPO), capital adequacy ratio (CAR) and the level of productive assets with the profitability at BCA.*

**Keywords:** *Third-Part Funds, Profitability, Operating Income Operating Expenses, Capital Adequacy Ratio, And The Level Of Productive Assets.*