ABSTRAK

Skripsi dengan judul "Pengaruh Inflasi, Kurs, BI *Rate* terhadap Profitabilitas Bank Muamalat Indonesia Periode 2019-2023" yang ditulis oleh Tabina Fidelya Putri Hadi, NIM. 126401211037, Program Studi Perbankan Syariah Jurusan Ekonomi Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dengan Pembimbing Ibu Citra Mulya Sari, M.E.

Kata Kunci: Inflasi, Kurs, BI *Rate*, Profitabilitas

Penelitian ini dilatarbelakangi oleh pertumbuhan total asset Bank Muamalat Indonesia dari tahun 2019-2023 menunjukkan pertumbuhan yang signifikan yang diproksikan melalui *Return on Assets* (ROA) karena ROA mencerminkan kemampuan manajemen bank dalam mengahsilkan pendapatan atau keuntungan dari pengelolaan aset. Semakin tinggi ROA semakin besar keuntungan yang diperoleh bank dan menunjukkan profitabilitas bank tersebut baik. Kondisi dapat dipengaruhi oleh beberapa faktor, baik faktor internal maupun faktor eksternal. Dimana faktor eksternal ini mencakup kondisi makroekonomi seperti inflasi, nilai kurs, dan BI *Rate.* Faktor eksternal ini yang menyebkan masyarakat atau nasabah kurang tertarik untuk menyimpan uang di lembaga perbankan.

Berdasarkan uraian diatas maka tujuan peneliti adalah untuk (1) menguji pengaruh inlasi, kurs, BI *Rate* terhadap profitabilitas Bank Muamalat Indonesia, (2) menguji pengaruh inflasi terhadap profitabilitas Bank Muamalat Indonesia, (3) menguji pengaruh kurs terhadap profitabilitas Bank Muamalat Indoneisa, (4) menguji pengaruh BI *Rate* terhadap profitabilitas Bank Muamalat Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Data yang digunakan dalam penelitian ini merupakan data sekunder berbentuk bulanan yang diperoleh dari dari Bank Indonesia, Badan Pusat Statistik, dan laporan keuangan Bank Muamalat Indonesia pada periode 2019-2023. Teknik yang digunakan dalam pengambilan sampel adalah *sampling* jenuh. Analisis data yang digunakan meliputi uji multikolinearitas, uji regresi linear berganda (model regresi, koefisien determinasi, uji simultan (uji-f), ujiparsial (uji-t), uji asumsi klasik residual (uji heteroskedasitias, uji autokorelasi, uji normalitas).

Hasil penelitian menunjukkan bahwa (1) secara simultan inflasi, kurs, BI *Rate* berpengaruh positif signifikan terhadap profitabilitas Bank Muamalat Indonesia dan secara parsial, (2) inflasi tidak berpengaruh signifikan terhadap profitabilitas Bank Muamalat Indonesia, (3) kurs berpengaruh positif signifikan terhadap profitabilitas Bank Muamalat Indonesia, (4) BI *Rate* tidak berpengaruh signifikan terhadap profitabilitas Bank Muamalat Indonesia.

ABSTRACT

The thesis entitled "The Influence of Inflation, Exchange Rate, and BI Rate on the Profitability of Bank Muamalat Indonesia for the Period 2019-2023" was written by Tabina Fidelya Putri Hadi, NIM. 126401211037, from the Sharia Banking Study Program, Department of Economics, Faculty of Islamic Economics and Business, State Islamic University of Sayyid Ali Rahmatullah Tulungagung, under the supervision of Mrs. Citra Mulya Sari, M.E.

Keywords: Inflation, Exchange Rate, BI Rate, Profitability

This research is motivated by the significant growth in total assets of Bank Muamalat Indonesia from 2019 to 2023, which is proxied through Return on Assets (ROA), as ROA reflects the bank management's ability to generate income or profit from asset management. The higher the ROA, the greater the profit earned by the bank, indicating better profitability. This condition can be influenced by several factors, both internal and external. External factors include macroeconomic conditions such as inflation, exchange rate, and the BI Rate. These external factors can cause the public or customers to be less interested in saving their money in banking institutions.

Based on the above background, the objectives of this research are: (1) examine the effect of inflation, exchange rate, and BI rate on the profitability of Bank Muamalat Indonesia; (2) examine the effect of inflation on the profitability of Bank Muamalat Indonesia; (3) examine the effect of the exchange rate on the profitability of Bank Muamalat Indonesia; and (4) examine the effect of the BI rate on the profitability of Bank Muamalat Indonesia.

This study uses a quantitative approach with an associative type. The data used in this study are monthly secondary data obtained from Bank Indonesia, the Central Statistics Agency (BPS), and the financial reports of Bank Muamalat Indonesia for the period 2019–2023. The sampling technique used is the saturated sampling. Data analysis techniques include multicollinearity test, multiplelinear regression analysis (regression model, coefficient of determination, simultaneous test (F-test), partial test (t-test), and classical assumption tests on residuals (heteroscedasticity test, autocorrelation test, normality test).

The results show that: (1) simultaneously, inflation, exchange rate, and BI Rate have a significant positive effect on the profitability of Bank Muamalat Indonesia; and partially, (2) inflation does not have a significant effect on the profitability of Bank Muamalat Indonesia, (3) exchange rate has a significant positive effect on the profitability of Bank Muamalat Indonesia, and (4) BI Rate does not have a significant effect on the profitability of Bank Muamalat Indonesia.