ABSTRAK

Skripsi dengan judul "Pengaruh Dana Pihak Ketiga, *Spread Based Income* dan *Fee Based Income* terhadap Profitabilitas Bank Central Asia Syariah Periode 2016-2023" ini ditulis oleh Rimba Widya Nurhaliza, NIM. 126401212097, dengan pembimbing Bapak Dedi Suselo, S.E., M.M.

Kata Kunci: Profitabilitas, Dana Pihak Ketiga, *Spread Based Income*, dan *Fee Based Income*

Penelitian dilatarbelakangi oleh fluktuasi profitabilitas Bank BCA Syariah yang diukur melalui *Return On Asset* (ROA) selama periode 2016–2023. Meskipun terjadi peningkatan Dana Pihak Ketiga (DPK) dan pendapatan berbasis syariah seperti *Spread Based Income* (SBI) dan *Fee Based Income* (FBI), namun tidak selalu sejalan dengan peningkatan ROA. Hal ini menimbulkan pertanyaan mengenai seberapa besar pengaruh ketiga variabel tersebut terhadap profitabilitas bank. Profitabilitas bank sangat dipengaruhi oleh Dana Pihak Ketiga (DPK), *Spread Based Income* (SBI), dan *Fee Based Income* (FBI) sebagai sumber utama pendapatan bank.

Rumusan masalah dalam penelitian ini meliputi apakah Dana Pihak Ketiga (DPK) berpengaruh terhadap profitabilitas (ROA) Bank BCA Syariah periode 2016–2023?, apakah *Spread Based Income* (SBI) berpengaruh terhadap profitabilitas (ROA) Bank BCA Syariah periode 2016–2023?, apakah *Fee Based Income* (FBI) berpengaruh terhadap profitabilitas (ROA) Bank BCA Syariah periode 2016–2023?, apakah Dana Pihak Ketiga, *Spread Based Income*, dan *Fee Based Income* secara simultan berpengaruh terhadap profitabilitas (ROA) Bank BCA Syariah periode 2016–2023?

Penelitian ini menggunakan pendekatan kuantitatif dengan metode regresi linier berganda. Data yang digunakan berupa data sekunder dari laporan keuangan triwulan BCA Syariah periode 2016–2023. Pengujian dilakukan dengan uji asumsi klasik, analisis regresi, serta uji parsial (t) dan simultan (F).

Berdasarkan hasil penelitian yang dilakukan, dapat disimpulkan bahwa secara parsial DPK berpengaruh negatif signifikan terhadap profitabilitas BCA Syariah periode 2016-2023, *spread based income* berpengaruh positif signifikan terhadap profitabilitas BCA Syariah periode 2016-2023, dan *fee based income* tidak berpengaruh signifikan terhadap profitabilitas BCA Syariah periode 2016-2023 serta Secara simultan, ketiga variabel berpengaruh signifikan terhadap profitabilitas BCA Syariah periode 2016-2023.

ABSTRACT

Thesis with the title "The Influence of Third Party Funds, Spread Based Income and Fee Based Income on the Profitability of Bank Central Asia Syariah for the 2016-2023 Period" written by Rimba Widya Nurhaliza, NIM. 126401212097, supervised Mr. Dedi Suselo, S.E., M.M.

Keywords: Profitability, Funds of the Parties, Spread Based Income, and Fee Based Income

The research is motivated by fluctuations in Bank BCA Syariah's profitability as measured through Return On Asset (ROA) during the 2016–2023 period. Despite the increase in Third Party Funds (DPK) and sharia-based income such as Spread Based Income (SBI) and Fee Based Income (FBI), it is not always in line with the increase in ROA. This raises the question of how much influence these three variables have on the bank's profitability. The bank's profitability is greatly influenced by Third Party Funds (DPK), Spread Based Income (SBI), and Fee Based Income (FBI) as the main source of bank income.

The formulation of the problem in this study includes whether Third Party Funds (DPK) have an effect on the profitability (ROA) of Bank BCA Syariah for the period 2016–2023?, whether Spread Based Income (SBI) has an effect on the profitability (ROA) of Bank BCA Syariah for the period 2016–2023?, whether Fee Based Income (FBI) has an effect on the profitability (ROA) of Bank BCA Syariah for the period 2016–2023?, whether Third Party Funds, Spread Based Income, and Fee Based Income simultaneously affects the profitability (ROA) of Bank BCA Syariah for the 2016–2023 period?

This study uses a quantitative approach with multiple linear regression method. The data used is in the form of secondary data from BCA Syariah's quarterly financial statements for the period 2016–2023. The test was carried out by classical assumption test, regression analysis, and partial (t) and simultaneous (F) tests.

Based on the results of the research conducted, it can be concluded that partially deposits have a negative significant effect on the profitability of BCA Syariag for the period 2016-2023, spread-based income has a positive significant effect on the profitability of BCA Syariag for the period 2016-2023, and fee-based income does not have a significant effect on the profitability of BCA Syariag for the period 2016-2023 and simultaneously, the three variables have a significant effect on the profitability of BCA Syariah for the period 2016-2023.