

ABSTRAK

Skripsi dengan judul “Pengaruh Simpanan Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) terhadap *Profitabilitas* Pada Bank Syariah Mandiri Periode 2009-2016”. Ini ditulis oleh Tria Kristanti dengan NIM 2823133154, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri (IAIN) Tulungagung. Dosen Pembimbing : Hj. Amalia Nuril Hidayati, M.Sy.

Skripsi ini dilatar belakangi oleh bagaimana sebuah bank syariah tersebut bisa memperoleh profit yang maksimal dengan dipengaruhi oleh Simpanan Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR). Dimana perolehan profit tersebut akan dibagikan kepada para pemegang saham dan investor dari investasi yang mereka tanam.

Rumusan masalah dalam penulisan skripsi ini adalah (1) Apakah simpanan Simpanan Dana Pihak Ketiga (DPK) berpengaruh terhadap *profitabilitas* Bank Syariah Mandiri periode 2009-2016?; (2) Apakah *Non Performing Financing* (NPF) berpengaruh terhadap *profitabilitas* Bank Syariah Mandiri periode 2009-2016?; (3) Apakah *Capital Adequacy Ratio* (CAR) berpengaruh terhadap *profitabilitas* Bank Syariah Mandiri periode 2009-2016?; (4) Apakah Pengaruh Simpanan Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) secara bersama-sama berpengaruh terhadap *profitabilitas* Bank Syariah Mandiri 2009-2016? Adapun yang menjadi tujuan penelitian inia dalah (1) Menguji pengaruh Simpanan Dana Pihak Ketiga (DPK) berpengaruh terhadap *profitabilitas* Bank SyariahMandiri periode 2009-2016; (2) Menguji pengaruh *Non Performing Financing* (NPF) berpengaruh terhadap *profitabilitas* Bank Syariah Mandiri periode 2009-2016; (3) Menguji pengaruh *Capital Adequacy Ratio* (CAR) berpengaruh terhadap *profitabilitas* Bank Syariah Mandiri periode 2009-2016; (4) Menguji Simpanan Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) secara bersama-sama terhadap *profitabilitas* Bank Syariah Mandiri 2009-2016.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data yang digunakan dalam penelitian ini berupa sumber data sekunder yang berasal dari data laporan keuangan Bank Syariah Mandiri triwulan periode 2009-2016. Adapun metode analisis data yang digunakan penelitian adalah uji normalitas data, uji asumsi klasik, analisis regresi linier berganda, koefisien berganda, pengujian hipotesis (Uji t dan Uji F).

Hasil penelitian dengan Uji t (parsial) menunjukkan bahwa (1) Dana Pihak Ketiga (DPK) berpengaruh positif dan signifikan terhadap *profitabilitas*; (2) *Non Performing Financing* (NPF) berpengaruh positif dan signifikan terhadap *profitabilitas*; (3) *Capital Adequacy Ratio* (CAR) berpengaruh negatif dan tidak signifikan terhadap *profitabilitas*. Hasil penelitian dengan Uji F (simultan) menunjukkan bahwa (4) Simpanan (DPK), NPF dan CAR secara bersama-sama terhadap *profitabilitas* Bank Syariah Mandiri 2009-2016.

Kata Kunci: Simpanan DPK, NPF, CAR & Profitabilitas

ABSTRACT

Thesis entitled "The Influence of Third Party Fund Deposits, Troubled Financing and Capital Adequacy Ratio to Profitability at Bank Syariah Mandiri Period 2009-2016". This was written by Tria Kristanti with NIM 2823133154, Department of Islamic Banking, Faculty of Economics and Islamic Business, Tulungagung State Islamic Institute (IAIN). Supervisor: Hj. Amalia Nuril Hidayati, M.Sy.

This thesis is based on how a sharia bank can obtain maximum profit by influenced by third party fund deposits, problem financing, and capital adequacy level. Where the profit will be distributed to shareholders and investors of the investments they plant.

The formulation of the problems in writing this thesis are (1) Is the deposits of third party funds affect the profitability of Bank Syariah Mandiri period 2009-2016 ?; (2) Is problematic financing affecting profitability of Bank Syariah Mandiri period 2009-2016 ?; (3) Does the level of capital adequacy affect the profitability of Bank Syariah Mandiri period 2009-2016 ?; (4) Is the third party fund deposits, troubled financing and the level of capital adequacy together affect the profitability of Bank Syariah Mandiri 2009-2016? The purpose of this study are (1) To test the influence of third party deposits affect the profitability of Bank Syariah Mandiri period 2009-2016; (2) To examine the effect of problem financing affect the profitability of Bank Syariah Mandiri period 2009-2016; (3) To examine the effect of capital adequacy rate on the profitability of Bank Syariah Mandiri period 2009-2016; (4) To examine the effect of third party fund deposits, the risk of non-performing financing and the level of capital adequacy on the profitability of Bank Syariah Mandiri 2009-2016.

This study uses a quantitative approach with the type of associative research. Sources of data used in this study in the form of secondary data sources derived from the financial statements of Bank Syariah Mandiri quarterly period 2009-2016. The data analysis method used by the research is data normality test, classical assumption test, multiple linear regression analysis, multiple coefficient, hypothesis test (t test and F test).

Result of research with t test (partial) indicate that (1) third party fund deposits have positive and significant effect to profitability; (2) financing costs have a positive and significant impact on profitability; (3) the level of capital adequacy has a negative and insignificant effect on profitability. The results of the research with F test (simultaneous) show that (4) third party fund deposits, problem financing and capital adequacy rate together have a positive and significant effect on profitability.

Keywords: Deposits of Third Party Funds, Troubled Financing, Capital Adequacy & Profitability.