ABSTRAK

Penelitian berjudul *"Pengaruh Non Performing Financing, Dana Pihak Ketiga, Kualitas Aktiva Produktif Terhadap Net Income pada Bank Muamalat Indonesia Periode 2019 – 2023"* ini ditulis oleh Ahmad Ibnul Karim, NIM 126401213137, 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: *Non Performing Financing*, Dana Pihak Ketiga, Kualitas Aktiva Produktif, *Net Income*

Penelitian ini dilatarbelakangi oleh pentingnya menjaga profitabilitas dan kinerja keuangan bank syariah, khususnya Bank Muamalat Indonesia, sebagai salah satu pelopor perbankan syariah di Indonesia. Laba bersih (*Net Income*) merupakan salah satu indikator penting dalam menilai keberhasilan operasional bank. Dalam periode 2019–2023, laba bersih Bank Muamalat mengalami fluktuasi yang dipengaruhi oleh berbagai faktor internal, seperti kualitas pembiayaan, sumber pendanaan, dan efektivitas pengelolaan aset produktif.

Penelitian ini bertujuan untuk (1) menguji pengaruh *Non Performing Financing*, dana pihak ketiga, dan kualitas aktiva produktif secara simultan terhadap *Net Income* pada Bank Muamalat Indonesia. (2) menguji pengaruh *Non Performing Financing* terhadap *Net Income*, (3) menguji pengaruh Dana Pihak Ketiga terhadap *Net Income*, (4) menguji pengaruh Kualitas Aktiva Produktif terhadap *Net Income*,

Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan berupa data sekunder yang diperoleh dari laporan keuangan triwulanan Bank Muamalat Indonesia periode 2019–2023. Teknik analisis yang digunakan adalah regresi linier berganda dengan bantuan perangkat lunak IBM SPSS Statistics 27.

Hasil penelitian menunjukkan bahwa (1) secara simultan, *Non Performing Financing*, dana pihak ketiga, dan kualitas aktiva produktif berpengaruh positif dan signifikan terhadap *Net Income* Bank Muamalat Indonesia periode 2019–2023, (2) *Non Performing Financing* berpengaruh negatif dan signifikan terhadap *Net Income*, (3) DPK berpengaruh positif dan signifikan terhadap *Net Income*, (4) KAP berpengaruh negatif dan signifikan terhadap *Net Income*.

ABSTRACT

This undergraduate thesis, entitled "The Influence of Non-Performing Financing, Third Party Funds, and Productive Asset Quality on Net Income at Bank Muamalat Indonesia for the Period 2019–2023", was written by Ahmad Ibnul Karim, Student ID 126401213137, Islamic 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: Non-Performing Financing, Third Party Funds, Productive Asset Quality, *Net Income*

This research is motivated by the importance of maintaining the profitability and financial performance of Islamic banks, particularly Bank Muamalat Indonesia, as one of the pioneers in the development of Islamic banking in Indonesia. *Net Income* is a key indicator in measuring the operational success of a bank. During the 2019–2023 period, Bank Muamalat experienced fluctuating *Net Income*, influenced by various internal factors such as financing quality, funding sources, and productive asset management effectiveness.

The objectives of this study are to: (1) examine the simultaneous effect of non-performing financing, third party funds, and productive asset quality on *Net Income* at Bank Muamalat Indonesia, (2) analyze the effect of non-performing financing on *Net Income*, (3) analyze the effect of third party funds on *Net Income*, and (4) analyze the effect of productive asset quality on *Net Income*.

This research employs a quantitative approach with an associative research type. The data used are secondary data obtained from the quarterly financial statements of Bank Muamalat Indonesia for the 2019–2023 period. The analysis technique applied is multiple linear regression using IBM SPSS Statistics 27 software.

The results show that: (1) simultaneously, non-performing financing, third party funds, and productive asset quality have a positive and significant effect on *Net Income*; (2) non-performing financing has a negative and significant effect on *Net Income*; (3) third party funds have a positive and significant effect on *Net Income*; and (4) productive asset quality has a negative and significant effect on *Net Income*.