

## ABSTRAK

Skripsi dengan judul “Pengaruh *Tangibility Asset*, *Liquidity* dan *Leverage* Terhadap Profitabilitas Bank Umum Syariah di Indonesia Periode 2018-2024” yang ditulis oleh Moch Dzikil Maftuh, NIM. 126401202077 Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, pembimbing bapak Dr. Syafrudin Arif Marah Manunggal, M.S.I.

**Kata Kunci:** Profitabilitas, *Tangibility*, *Liquidity*, *Lverage*

Penelitian ini berfokus pada pengaruh faktor *tangibility*, *liquidity*, dan *leverage* terhadap profitabilitas Bank Umum Syariah di Indonesia. Di era persaingan ketat dan kompleksitas sistem keuangan, profitabilitas menjadi salah satu indikator penting bagi keberlanjutan dan kesehatan bank. *Tangibility* atau aset berwujud mencerminkan seberapa besar porsi aset tetap yang dimiliki, yang dapat mempengaruhi stabilitas dan daya saing bank. Sementara itu, *liquidity* menunjukkan kemampuan bank dalam memenuhi kewajiban jangka pendek, yang penting untuk menjaga kepercayaan nasabah dan stabilitas operasional. *Leverage* atau rasio utang terhadap modal juga mempengaruhi kemampuan bank untuk meningkatkan profitabilitas melalui pembiayaan eksternal, meskipun berisiko meningkatkan beban bunga. Oleh karena itu, penting untuk menganalisis bagaimana ketiga faktor ini berperan dalam menentukan profitabilitas bank umum syariah di Indonesia, mengingat karakteristik dan tantangan unik yang dihadapi sektor perbankan syariah.

Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif. Dalam penelitian ini peneliti mendeskripsikan pengaruh Pengaruh *Tangibility asset*, *Liquidity* dan *Leverage* Terhadap Profitabilitas Bank Umum Syariah di Indonesia Periode 2018-2024. Peneliti menggunakan regresi data panel dengan menggunakan E-views 12.

Berdasarkan hasil penelitian yang dilakukan, dapat disimpulkan bahwa *tangibility* (X1) berpengaruh signifikan terhadap profitabilitas (Y) Bank Umum Syariah di Indonesia, *Liquidity* (X2) berpengaruh signifikan terhadap profitabilitas (Y) Bank Umum Syariah di Indonesia, *Lverage* (X3) berpengaruh signifikan terhadap profitabilitas (Y) Bank Umum Syariah di Indonesia, *Tangibility Asset* (X1), *Liquidity* (X2) dan *Leverage* (X3) berpengaruh signifikan terhadap profitabilitas (Y) Bank Umum Syariah di Indonesia.

## ABSTRACT

Thesis with the title "The Influence of Asset Tangibility, Liquidity and Leverage on the Profitability of Sharia Commercial Banks in Indonesia for the 2018-2024 Period" written by Moch Dzikil Maftuh, NIM. 126401202077 Sharia Banking Study Program, Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah State Islamic University Tulungagung, supervisor Dr. Syafrufin Arif Marah Manunggal, M.S.I.

**Keywords:** Profitability, Tangibility, Liquidity, Leverage

This research focuses on the influence of tangibility, liquidity and leverage factors on the profitability of Sharia Commercial Banks in Indonesia. In an era of intense competition and complexity of the financial system, profitability has become an important indicator of bank sustainability and health. Tangibility or tangible assets reflects how large a portion of fixed assets are owned, which can affect the bank's stability and competitiveness. Meanwhile, liquidity shows the bank's ability to meet short-term obligations, which is important for maintaining customer trust and operational stability. Leverage or debt to capital ratio also affects a bank's ability to increase profitability through external financing, even though it risks increasing interest expenses. Therefore, it is important to analyze how these three factors play a role in determining the profitability of Islamic commercial banks in Indonesia, considering the unique characteristics and challenges faced by the Islamic banking sector.

The method used in this research is a quantitative approach. In this research the author describes the influence of asset tangibility, liquidity and leverage on the profitability of Islamic commercial banks in Indonesia for the 2018-2022 period. Researchers used multiple regression dates panel with E-views 12 tools.

Based on the results of the research conducted, it can be concluded that tangibility (X1) has a significant effect on the profitability (Y) of Sharia Commercial Banks in Indonesia, Liquidity (X2) has a significant effect on the profitability (Y) of Sharia Commercial Banks in Indonesia, Leverage (X3) has a significant effect on profitability (Y) of Sharia Commercial Banks in Indonesia, Tangibility of assets (X1), Liquidity (X2) and Leverage (X3) have a significant effect on profitability (Y) of Sharia Commercial Banks in Indonesia.