ABSTRAK

Skripsi dengan judul “Pengaruh Pembiayaan Bagi Hasil, *Non Performing Financing*, dan *Financing to Deposit Ratio* Terhadap *Profitabilitas* Bank Syariah Indonesia Periode 2021-2024” ini ditulis oleh Aninda Khoirun Nisa’, NIM 1860401222082, dengan pembimbing/promotor Dr. Ahmad Sodiq, S.Ag, M.H.

Kata Kunci: Pembiayaan Bagi Hasil, *Non Performing Financing*, *Financing to Deposit Ratio*, *Profitabilitas* (ROA), Bank Syariah Indonesia.

Penelitian ini dilatarbelakangi oleh hadirnya bank syariah yang menjadi solusi alternatif bagi masyarakat untuk tetap bisa bermuamalah tanpa terlibat unsur bunga dan riba, akan tetapi meskipun tidak menggunakan sistem bunga, bank syariah juga tetap dituntut untuk mendapatkan laba dalam operasionalnya, agar dapat menjaga keberlangsungan bank syariah tersebut. Oleh sebab itu, *profitabilitas* merupakan aspek penting yang perlu diperhatikan untuk mengukur sejauh mana bank syariah mampu mengelola dana berdasarkan prinsip bagi hasil dan prinsip-prinsip syariah. Islam melarang adanya bunga dalam penyaluran dana, maka dari itu pengganti dari bunga tersebut dalam bank syariah menggunakan bagi hasil. pembiayaan bagi hasil pada Bank Syariah Indonesia (BSI) selama 2021-2024 mengalami peningkatan. Selain pembiayaan bagi hasil yang meningkat, bank juga harus memperhatikan kualitas dari likuiditasnya dengan melalui rasio *Non Performing Financing* (NPF) dan *Financing to Deposit Ratio* (FDR).

Tujuan penelitian ini diharapkan dapat berkontribusi dan memberikan manfaat pada Bank Syariah Indonesia tentang: (1) Pengaruh pembiayaan bagi hasil terhadap *profitabilitas* Bank Syariah Indonesia periode 2021-2024. (2) Pengaruh *non performing financing* terhadap *profitabilitas* Bank Syariah Indonesia periode 2021-2024. (3) Pengaruh *financing to deposit ratio* terhadap *profitabilitas* Bank Syariah Indonesia periode 2021-2024. (4) Pengaruh pembiayaan bagi hasil, *non performing financing*, dan *financing to deposit ratio* terhadap *profitabilitas* Bank Syariah Indonesia periode 2021-2024.

Metode penelitian ini menggunakan pendekatan penelitian kuantitatif untuk menguji hipotesis yang telah ditetapkan, dan jenis penelitian asosiatif/hubungan untuk mengetahui hubungan antara satu variabel dengan variabel yang lain. Sumber data pada penelitian ini menggunakan data sekunder yang diperoleh dari laporan keuangan triwulan Bank Syariah Indonesia periode 2021-2024 yang telah dipublikasikan.

Hasil penelitian ini menunjukan bahwa, (1) Pembiayaan bagi hasil tidak berpengaruh signifikan terhadap *profitabilitas* Bank Syariah Indonesia periode 2021-2024. (2) *Non performing financing* berpengaruh negatif signifikan terhadap *profitabilitas* Bank Syariah Indonesia periode 2021-2024. (3) *Financing to deposit ratio* tidak berpengaruh signifikan terhadap *profitabilitas* (ROA) Bank Syariah Indonesia periode 2021-2024. (4) Pembiayaan bagi hasil, *non performing financing*, dan *financing to deposit ratio* secara simultan berpengaruh signifikan terhadap *profitabilitas* Bank Syariah Indonesia periode 2021-2024.

ABSTRACT

This thesis entitled “The Effect of Profit Sharing Financing, Non-Performing Financing, and Financing to Deposit Ratio on the Profitability of Indonesian Sharia Banks for the 2021-2024 Period” was written by Aninda Khoirun Nisa’, NIM 1860401222082, with supervisor/promoter Dr. Ahmad Sodiq, S.Ag, M.H.

Keywords: Profit Sharing Financing, Non Performing Financing, Financing to Deposit Ratio, Profitability (ROA), Indonesian Sharia Bank.

This research is motivated by the presence of Islamic banks, which offer an alternative solution for the public to continue conducting transactions without the involvement of interest and usury. However, even without using an interest-based system, Islamic banks are still required to generate profits from their operations to maintain their sustainability. Therefore, profitability is a crucial aspect that needs to be considered to measure the extent to which Islamic banks are able to manage funds based on profit-sharing principles and Islamic principles. Islam prohibits interest in the distribution of funds, therefore, Islamic banks use profit-sharing as a substitute for interest. Profit-sharing financing at Bank Syariah Indonesia (BSI) increased between 2021 and 2024. In addition to increasing profit-sharing financing, banks must also monitor their liquidity quality through the Non-Performing Financing (NPF) and Financing-to-Deposit Ratio (FDR) ratios.

The objectives of this research are expected to contribute and provide benefits to Bank Syariah Indonesia regarding: (1) The effect of profit-sharing financing on the profitability of Bank Syariah Indonesia for the 2021-2024 period. (2) The effect of non-performing financing on the profitability of Bank Syariah Indonesia for the 2021-2024 period. (3) The effect of the financing to deposit ratio on the profitability of Bank Syariah Indonesia for the 2021-2024 period. (4) The effect of profit-sharing financing, non-performing financing, and the financing to deposit ratio on the profitability of Bank Syariah Indonesia for the 2021-2024 period.

This research method uses a quantitative research approach to test the established hypotheses, and an associative/relationship research method to determine the relationship between one variable and another. The data source for this study is secondary data obtained from the published quarterly financial reports of Bank Syariah Indonesia for the 2021-2024 period.

The results of this study indicate that, (1) Profit-sharing financing does not have a significant effect on the profitability of Bank Syariah Indonesia for the 2021-2024 period. (2) Non-performing financing has a significant negative effect on the profitability of Bank Syariah Indonesia for the 2021-2024 period. (3) Financing to deposit ratio does not have a significant effect on the profitability (ROA) of Bank Syariah Indonesia for the 2021-2024 period. (4) Profit-sharing financing, non-performing financing, and financing to deposit ratio simultaneously have a significant effect on the profitability of Bank Syariah Indonesia for the 2021-2024 period.