ABSTRAK

Skripsi dengan judul "Pengaruh *BI rate*, Inflasi, dan Produk Domstik Bruto Terhadap Profitabilitas Bank Mega Syariah Periode 2016-2024" ini ditulis oleh Alika Nuraini Putri, NIM. 1860401222078, Pembimbing Galih Pradananta, M. Si.

Kata Kunci: *BI rate,* Inflasi, Produk Domestik Bruto, Profitabilitas, ROA, Bank Syariah.

Penelitian ini dilatarbelakangi permasalahan fluktuasi ROA pada Bank Mega Syariah dari penurunan yang konsisten serta cukup dalam hingga terjadi kenaikan yang signifikan selama periode 2016-2024 yang menunjukkan profitabilitas belum stabil dan dapat dipertahankan nilainya. Kondisi tersebut dapat terjadi karena perubahan faktor eksternal seperti *BI rate,* inflasi, dan produk domestik bruto.

Rumusan masalah pada penelitian ini adalah (1) Apakah *BI rate* berpengaruh signifikan terhadap profitabilitas Bank Mega Syariah periode 2016-2024? (2) Apakah inflasi berpengaruh signifikan terhadap profitabilitas Bank Mega Syariah periode 2016-2024? (3) Apakah produk domestik bruto berpengaruh signifikan terhadap profitabilitas Bank Mega Syariah periode 2016-2024? (4) Apakah *BI rate*, inflasi, dan produk domestik bruto secara simultan berpengaruh terhadap profitabilitas Bank Mega Syariah periode 2016-2024?.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data sekunder diperoleh dari laporan keuangan Bank Mega Syariah dan publikasi resmi dari BI, BPS, dan Kementerian Perdagangan selama periode 2016-2024 dengan total 35 data observasi. Teknik analisis data yang digunakan adalah regresi linier berganda dengan bantuan aplikasi SPSS versi 26.

Hasil dari penelitian ini menunjukkan bahwa secara parsial *BI rate* berpengaruh negatif dan signifikan terhadap profitabilitas, inflasi tidak berpengaruh signifikan terhadap profitabilitas, dan PDB berpengaruh positif dan signifikan terhadap profitabilitas. Sedangkan secara simultan, *BI rate,* inflasi, dan PDB berpengaruh signifikan terhadap profitabilitas Bank Mega Syariah periode 2016-2024.

ABSTRACT

This thesis, titled "The Effect of the BI Rate, Inflation, and Gross Domestic Producton the Profiability of Bank Mega Syariah for the Period 2016-2024", was written by Alika Nuraini Putri, NIM. 1860401222078, supervisior Galih Pradananta, M. Si.

Keyword: BI Rate, Inflation, Gross Domestic Product, Profitability, ROA, Islamic Bank.

This study was motivated by the issue of fluctuations in ROA at Bank Mega Syariah, ranging from a consistebt and significant decline to a substantial increase during 2016-2024 period, indicating that profitability remains unstable and its value is not yet sustainable. These conditions may arise due to hanges in external factors such as the BI Rate, inflation, and gross domestic product.

The research question for this study are (1) Does the BI rate have a significant effect on the profitability of Bank Mega Syariah for the period 2016-2024? (2) Does inflation have a significant effect on the profitability of Bank Mega Syariah for the period 2016-2024? (3) Does gross domestic product have a significant effect on the profitability of Bank Mega Syariah for the period 2016-2024? (4) Do the BI rate, inflation, and gross dometic product simultaneously affect the profitability of the Bank Mega Syariah period 2016-2024?.

This study employs a quantitative approach using an associative research design. Secondary data were obtained from Bank Mega Syariah's financial statements and official publications from the Bank of Indonesia (BI), and Central Statistics Agency, and the Ministry of Trade for perode 2016-2024, comprising a total of 35 data observations. The data analysis technique used is multiple linear regression with the assistance of SPSS version 26.

The results of the study indicate that, when analysed individually, the BI Rate has a negative and significant effect on profitability, inflation has no effect on profitability, and GDP has a positive and significant effect on profitability. Meanwhile, simultaneously, the BI Rate, inflation, and GDP have a significant effect on the profitability of Bank Mega Syariah for the 2016-2024 period.