# ABSTRAK

Skripsi dengan judul "Analisis Pengaruh Diversifikasi Pendapatan terhadap Profitabilitas Bank Umum Syariah yang Terdapat di Kategori Bank Berdasarkan Modal Inti 1 di Indonesia" yang ditulis oleh Hilda Nor Fani, NIM 1860401223131, Program Studi Perbankan Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, dibimbing oleh Badara Shofi Dana, S.E., M.Si.

**Kata Kunci:** Diversifikasi Pendapatan, *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Bank *Size*, Profitabilitas

Penelitian ini dilatarbelakangi oleh urgensi peningkatan kinerja profitabilitas pada Bank Umum Syariah yang terdapat di Kategori Bank berdasarkan Modal Inti 1 di Indonesia di tengah persaingan industri perbankan yang semakin ketat. Akibatnya, bank diharuskan lebih optimal dalam mengelola sumber pendapatannya. Salah satu startegi yang bisa diterapkan ialah melalui diversifikasi pendapatan, yaitu upaya bank untuk memperluas sumber pendapatannya dengan tidak hanya dari pembiayaan, melainkan juga dari pendapatan non-pembiayaan. Selain itu, faktor lain seperti *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Bank *Size*, juga diduga memengaruhi tingkat profitabilitas. Studi ini bertujuan untuk menganalisis pengaruh diversifikasi pendapatan, *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Bank *Size*, terhadap profitabilitas yang diukur menggunakan *Return on Asset*.

Penelitian ini menerapkan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang dipakai merupakan data sekunder yang diperoleh dari Otoritas Jasa Keuangan serta *webiste* masing-masing bank. Teknik pemilihan sampel menggunakan metode *purposive sampling* sehingga diperoleh 8 Bank Umum Syariah di Indonesia sebagai sampel. Metode analisis yang diterapkan ialah Regresi Data Panel Dinamis dengan pendekatan metode *Generalized Method of Moments* (GMM) dengan bantuan program Stata versi 17.

Temuan penelitian memperlihatkan bahwa secara parsial variabel Lag ROA tidak memiliki pengaruh signifikan terhadap profitabilitas, Diversifikasi Pendapatan berpengaruh positif signifikan terhadap profitabilitas, *Capital Adequacy Ratio* tidak berpengaruh signifikan terhadap profitabilitas, *Financing to Deposit Ratio* berpengaruh negatif signifikan terhadap profitabilitas, dan Bank *Size* berpengaruh positif signifikan terhadap profitabilitas. Sedangkan secara simultan Lag ROA, Diverifikasi Pendapatan, *Capital Adequacy Ratio*, *Financing to Deposit Ratio*, Bank *Size* berpengaruh signifikan terhadap profitabilitas.

# ABSTRACT

Thesis with the title "Analysis of the Effect of Income Diversification on the Probability of Sharia Commercial Banks in The Category Based on Core Capital 1 in Indonesia" written by Hilda Nor Fani, NIM 1860401223131, Islamic Banking Study Program, Department of Economics, Faculty of Islamic Economics and Business, supervised by Badara Shofi Dana, S.E., M.Si.



**Keywords:** Income Diversification, Capital Adequacy Ratio, Financing to Deposit Ratio, Bank Size, Probability



This research is motivated by the urgency of improving profitability performance in Sharia Commercial Banks that are included in the bank category based on core capital 1 in Indonesia, amid increasingly tight banking industry competition. Consequently, banks are required to be more optimal in managing their sources of income. One strategy that can be implemented is through income diversification, which is the bank's effort to expand its sources of income not only from financing but also from non-financing income. In addition, other factors such as Capital Adequacy Ratio, Financing to Deposit Ratio, and Bank Size are also suspected to influence the level of profitability. This research aims to determine the influence of Income Diversification, Capital Adequacy Ratio, Financing to Deposit Ratio, and Bank Size on Profitability measured by Return.

This research uses a quantitative approach with an associative research type. The data used are secondary data obtained from the Financial Services Authority and the websites of each bank. the sample selection technique uses the purposive sampling so that 8 Sharia Commercial Banks in Indonesia are obtained as sample. The analysis method used is Dynamic Panel Regression with the Generalized Method of Moments (GMM) approach, assisted by the Stata version 17 program.

The research results indicate that partially, the Lag ROA variable has no significant effect on profitability, Income Diversification has a positive significant effect on profitability, Capital Adequacy Ratio has no significant effect on profitability, Financing to Deposit Ratio has a negative significant effect on profitability, and Bank Size has a positive significant effect on profitability. Meanwhile, simultaneously Lag. ROA, Income Diversification, Capital Adequacy Ratio, Financing to Deposit Ratio, and Bank Size have a significant effect on profitability.