

ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga, Sertifikat *Wadiah* Bank Indonesia dan *Non Performing Financing* Terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah” ini ditulis oleh Wulan Puspita Sari, NIM. 1741143381, pembimbing Lantip Susilowati, S.Pd., M.M.

Penelitian dilatarbelakangi bahwa bank syariah saat ini lebih diminati oleh masyarakat karena bagi hasil atau nisbah yang sesuai dengan syariat islam. Kinerja bank syariah, dapat dilihat dari profitabilitas. Profitabilitas dikatakan sebagai salah satu indikator yang paling tepat untuk mengukur kinerja suatu perusahaan karena memfokuskan kemampuan perusahaan untuk memperoleh laba atau keuntungan dalam operasi perusahaan dan dapat diketahui apakah perusahaan telah menjalankan usahanya secara efisien. Penelitian ini bertujuan untuk mengetahui Pengaruh Dana Pihak Ketiga, Sertifikat *Wadiah* Bank Indonesia dan *Non Performing Financing* Terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah.

Rumusan masalah dalam penelitian ini adalah (1) apakah ada pengaruh signifikan Dana Pihak Ketiga terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah? (2) Apakah ada pengaruh signifikan Sertifikat *Wadiah* Bank Indonesia terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah? (3) Apakah ada pengaruh signifikan *Non Performing Financing* terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah? (4) Apakah ada pengaruh signifikan Dana Pihak Ketiga, Sertifikat *Wadiah* Bank Indonesia dan *Non Performing Financing* terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan PT. Bank Rakyat Indonesia Syariah tahun 2009-2016. Penelitian ini menggunakan metode analisis uji regresi linier berganda.

Hasil penelitian menunjukkan bahwa secara parsial (1) Dana Pihak Ketiga berpengaruh positif tetapi tidak signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah, (2) Sertifikat *Wadiah* Bank Indonesia berpengaruh positif dan signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah, (2) *Non Performing Financing* berpengaruh negatif tapi signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah. (4) Secara bersama-sama Dana Pihak Ketiga, Sertifikat *Wadiah* Bank Indonesia dan *Non Performing Financing* berpengaruh positif dan signifikan terhadap *Return On Asset* PT. Bank Rakyat Indonesia Syariah.

Kata Kunci: Dana Pihak Ketiga, Sertifikat *Wadiah* Bank Indonesia, *Non Performing Financing* dan *Return On Asset*.

ABSTRACT

The objective of this research entitled "The Influence of Third Party Funds, Indonesian Banking Wadiah Certificates and Non Performing Financing Against Return On Assets PT. Bank Rakyat Indonesia Syariah " written by Wulan Puspita Sari, NIM. 1741143381, Advisor Lantip Susilowati, S.Pd., M.M.

The background of this research that Islamic banking are more interest by the people because of the results or ratio is appropriate with Islamic Syariah. The performance of Syariah banking can be seen from profitability. Profitability is said to be one of the most appropriate indicators to measure the performance of a company because it focuses to the company's ability to get the profits in the company's operations and can be known whether the company has been run efficiently. This research aims to determine the influence of Third Party Funds, Indonesian Banking Wadiah Certificates and Non Performing Financing Against Return On Assets PT. Bank Rakyat Indonesia Syariah.

The problem in this research is (1) Is there any significant influence of Third Party Fund to Return On Asset PT. Bank Rakyat Indonesia Syariah? (2) Is there any significant effect of Indonesian Banking Wadiah Certificate on Return On Asset of PT. Bank Rakyat Indonesia Syariah? (3) Is there any significant effect of Non Performing Financing to Return On Asset of PT. Bank Rakyat Indonesia Syariah? (4) Is there any significant influence of Third Party Funds, Indonesian Banking Wadiah Certificates and Non Performing Financing to Return On Assets of PT. Bank Rakyat Indonesia Syariah?

This study applied a quantitative method with the type of associative research. The sampling technique used purposive sampling. The data of this research used secondary data obtained from the quarterly financial statements of PT. Rakyat Indonesian Banking Syariah in 2009-2016. This research used multiple linier regression analysis method.

The results of data analysis showed that (1) Third Party Fund has a positive effect but not significant on Return On Asset PT. Bank Rakyat Indonesia Syariah, (2) Indonesian Banking Wadiah Certificate has a positive effect and significant on Return On Asset of PT. Bank Rakyat Indonesia Syariah, (3) Non Performing Financing has a negative effect but significant on Return On Asset PT. Bank Rakyat Indonesia Syariah. (4) Third Party Funds, Indonesian Banking Wadiah Certificates and Non Performing Financing has a positive effect and significant on Return On Assets of PT. Bank Rakyat Indonesia Syariah.

Keywords: *Third Party Funds, Indonesian Banking Wadiah Certificates, Non Performing Financing and Return On Assets.*