

KEMENTRIAN RISET TEKNOLOGI DAN PENDIDIKAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA

PROGRAM STUDI : EKONOMI ISLAM

DAFTAR No. :

ABSTRAK

SKRIPSI SARJANA EKONOMI ISLAM

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JUDUL

Pengaruh *Capital Adequacy Ratio (CAR)*, *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)*, Biaya Operasional dan Pendapatan Operasional (BOPO), *Asset Size*, Produk Domestik Bruto (PDB), Inflasi dan *BI Rate* terhadap Profitabilitas Bank Umum Syariah di Indonesia periode 2011-2017

ISI

Penelitian ini bertujuan untuk mengetahui pengaruh secara parsial dan secara simultan variabel *capital adequacy ratio*, *financing to deposit ratio*, *non performing financing*, biaya operasional dan pendapatan operasional, *asset size*, produk domestik bruto, inflasi dan *BI rate* terhadap profitabilitas Bank Umum Syariah di Indonesia periode 2011-2017. Pengukuran profitabilitas menggunakan *Return On Asset (ROA)*

Penelitian ini menggunakan metode kuantitatif. Teknik analisis yang digunakan adalah analisis regresi data panel. Teknik pengambilan sampel dengan purposive sampling dari kriteria yang sudah ditetapkan, diperoleh 10 Bank Umum Syariah yang terdiri dari Bank Muamalat Syariah, Bank Syariah Mandiri, Bank Mega Syariah, Bank BRI Syariah, Bank Bukopin Syariah, Bank Panin Syariah, Bank Victoria Syariah, Bank BCA Syariah, Bank BNI Syariah, Bank Maybank Syariah

Hasil penelitian ini menunjukkan bahwa secara parsial variabel *financing to deposit ratio*, biaya operasional dan pendapatan operasional dan *bi rate* berpengaruh negatif dan signifikan, variabel *capital adequacy ratio*, *non performing financing* dan inflasi berpengaruh positif dan tidak signifikan, variabel *asset size* dan produk domestik bruto berpengaruh negatif dan tidak signifikan terhadap profitabilitas Bank Umum Syariah di Indonesia. Demikian secara simultan bahwa variabel *capital adequacy ratio*, *financing to deposit ratio*, *non performing financing*, biaya operasional dan pendapatan operasional, *asset size*, produk domestik bruto, inflasi dan *bi rate* berpengaruh signifikan terhadap profitabilitas Bank Umum Syariah di Indonesia

Kata Kunci : Faktor Internal, Faktor Eksternal, Profitabilitas, Bank Umum Syariah

**THE MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER
EDUCATION
FACULTY OF ECONOMICS AND BUSINESS AIRLANGGA
UNIVERSITY**

STUDY PROGRAM: ISLAMIC ECONOMIC

LIST No:

ABSTRACT

THESIS OF ISLAMIC ECONOMIC BACHELOR

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Title

Effect of Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Operating Costs and Operating Income (BOPO), Asset Size, Gross Domestic Product (GDP), Inflation and BI Rate to Profitability of Commercial Banks Syariah in Indonesia period 2011-2017

CONTENT

This study aims to determine the effect partially and simultaneously the variable capital adequacy ratio, financing to deposit ratio, non-performing financing, operating costs and operating income, asset size, gross domestic product, inflation and BI rate to the profitability of Syariah Commercial Banks in Indonesia period 2011-2017. Profitability measurement using Return On Assets (ROA)

This study uses quantitative methods. The analysis technique used is panel data regression analysis. The sampling technique was purposive sampling from the established criteria, obtained by 10 Syariah Commercial Banks consisting of Bank Muamalat Syariah, Bank Syariah Mandiri, Bank Mega Syariah, Bank BRI Syariah, Bank Bukopin Syariah, Bank Panin Syariah, Bank Victoria Syariah, Bank BCA Syariah, Bank BNI Syariah, Bank Maybank Syariah

The results of this study indicate that partially the financing to deposit ratio, operating costs and operating income and bi rate variables have a negative and significant effect, variable capital adequacy ratio, non-performing financing and inflation have a positive and non-significant effect, asset size and gross domestic product variables negative and not significant to the profitability of Syariah Commercial Banks in Indonesia. Simultaneously, the variable capital adequacy ratio, financing to deposit ratio, non-performing financing, operating costs and operating income, asset size, gross domestic product, inflation and bi rate have a significant effect on the profitability of Syariah Commercial Banks in Indonesia

Keyword : Factor Internal, Factor External, Profitability, Syariah Commercial Banks in Indonesia