

ABSTRAK

Analisis Perbandingan Profitabilitas Bank Umum Syariah Periode (2015-2018)

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Penelitian ini dilakukan untuk menganalisis dan menguji bagaimana pengaruh kondisi tingkat kesehatan Bank yang diukur dengan DPK, BOPO, NPF, FDR terhadap profitabilitas Bank Umum Syariah yang ada di Indonesia dilihat dari periode 2015-2018. Data penelitian bersifat kuantitatif dengan mengambil sampel penelitian berjumlah 10 bank umum syariah yang ada di Indonesia dengan melihat Laporan Keuangan masing-masing bank dimulai dari periode Tahun 2015 sampai tahun 2018 dengan menggunakan metode *purposive sampling*. Adapun variabel Independen dalam penelitian ini adalah DPK, BOPO, NPF, dan FDR sedangkan ROE dan ROA sebagai variabel dependen. Penelitian ini dianalisis dengan menggunakan model regresi linear berganda. Berdasarkan hasil pengujian statistik dan analisis pembahasan, dapat disimpulkan bahwa seperti DPK, BOPO, NPF, FDR, terbukti secara simultan berpengaruh terhadap profitabilitas bank umum syariah. Untuk uji parsial BOPO dan NPF yang mampu berpengaruh secara signifikan terhadap profitabilitas bank umum syariah, sedangkan DPK dan FDR tidak berpengaruh terhadap profitabilitas bank umum syariah. Berdasarkan tingkat kondisi tingkat kesehatan Bank yang paling baik dari sisi *cross effect* dan *Period Effect*.

Kata kunci: *Profitabilitas, Dana Pihak Ketiga (DPK), Biaya Pendapatan Operasional Dan Pendapatan Operasional (BOPO), Non Performing Financing (NPF), Financing To Deposit Ratio (FDR), Bank Umum Syariah.*

ABSTRACT

Comparative Analysis of the Profitability of Sharia Commercial Banks Period (2015-2018)

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This research was conducted to analyze and examine how the influence of Bank soundness condition as measured by DPK, BOPO, NPF, FDR on the profitability of Sharia Commercial Banks (*Bank Umum Syariah*) in Indonesia viewed from period of 2015 to 2018. The research data was quantitative by taking a sample of 10 Sharia Commercial Banks in Indonesia by looking at the financial statements of each bank starting from the period of 2015 to 2018 using purposive sampling method. The independent variables in this study were DPK, BOPO, NPF, and FDR while ROE and ROA were as the dependent variable. This research was analyzed using multiple linear regression model. Based on the results of statistical tests and analysis of the discussion, it can be concluded that DPK, BOPO, NPF, FDR, have been proved to simultaneously influence the profitability of Sharia Commercial Banks. The partial test of BOPO and NPF was able to significantly influence the profitability of Sharia Commercial Banks, while DPK and FDR did not affect the profitability of Sharia Commercial Banks. Based on the condition level of soundness, it was the best bank in terms of cross effects and Period Effect.

Keywords: *Profitability, Third Party Funds (DPK), Operational Income Costs and Operating Income (BOPO), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Sharia Commercial Banks.*

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