

ABSTRAK

penelitian dalam skripsi ini dilatar belakangi oleh fenomena yang semakin banyaknya anggapan fatwa majelis ulama indonesia yang menyatakan bahwa bunga bank adalah haram dan terjadinya kredit macet disuatu bank serta tidak kecukupan modal dan kenaikan biaya operasional yang sangat berpengaruh pada profitabilitas suatu bank syariah yang ada indonesia . profitabilitas merupakan suatu faktor yang sangat penting , karena dapat melangsungkan hidup suatu bank . Tanpa adanya keuntungan sulit bagi suatu bank untuk berkembang

Penelitian ini bertujuan untuk mengetahui Pengaruh *Bi Rate*, *Non Performing Finance* (Npf) ,*Capital Adequacy Ratio* (Car) Dan Biaya Operasional Dan Pendapatan Operasional (Bopo) Terhadap *Profitabilitas* Pada Bank Syariah Di Indonesia.. Sampel pada penelitian ini adalah 14 Perusahaan bank syariah yang memiliki laporan keuangan lengkap tahun 2017-2020. Pengumpulan data bersumber atau berasal dari otoritas jasa keuangan (OJK). Cara penentuan sampel dalam penelitian ini menggunakan metode *purposive sampling* sehingga di dapat jumlah sampel sebanyak 14 perusahaan. Analisis menggunakan statistik deskriptif dan model regresi data panel dan untuk pengolahan data di bantu dengan Eviews.

Hasil penelitian mengindikasikan terdapat pengaruh positif dan signifikan bi rate terhadap profitabilitas. Tidak dapat pengaruh dan tidak signifikan *non pefoming finance* (npf) terhadap profitabilitas. Terdapat pengaruh positif dan signifikan *capital adequacy ratio* (car) terhadap profitabilitas. Tidak terdapat pengaruh dan tidak signifikan biaya operasional dan pendapatan operasional terhadap profitabilitas. Terdapat pengaruh positif dan signifikan *bi rate*, *non performing finance* (npf), *capital adequacy ratio* (car) dan biaya operasional dan pendapatan operasional secara simultan terhadap profitabilitas.

Kata kunci : profitabilitas, *bi rate* , *non performing finance* (npf), *capital adequacy ratio* (car) dan biaya operasional dan pendapatan operasional (bopo) .

ABSTRACT

The research in this thesis is motivated by the phenomenon of the increasing number of opinions of the Indonesian Ulama Council fatwa which states that bank interest is haram and the occurrence of bad loans in a bank as well as insufficient capital and increased operational costs which greatly affect the profitability of an Indonesian Islamic bank. Profitability is a very important factor, because it can sustain the life of a bank. Without profit it is difficult for a bank to develop.

This study aims to determine the effect of Bi Rate, Non-Performing Finance (Npf), Capital Adequacy Ratio (Car) and Operational Costs and Operating Income (Bopo) on Profitability in Islamic Banks in Indonesia. The sample in this study were 14 Islamic bank companies that have complete financial statements for 2017-2020. Data collection is sourced or derived from the financial services authority (OJK). The method of determining the sample in this study used the purposive sampling method so that a total sample of 14 companies was obtained. The analysis uses descriptive statistics and panel data regression models and for data processing is assisted by Eviews.

The results of the study indicate that there is a positive and significant effect of bi rate on profitability. No influence and no significant non-performing finance (NPF) on profitability. There is a positive and significant effect of capital adequacy ratio (car) on profitability. There is no and no significant effect of operating costs and operating income on profitability. There is a positive and significant effect of bi rate, non-performing finance (npf), capital adequacy ratio (car) and operational costs and operating income simultaneously on profitability.

Keywords: profitability, bi rate, non-performing finance (npf), capital adequacy ratio (car) and operational costs and operating income (bopo).