

ABSTRAK

PENGARUH TINGKAT KESEHATAN BANK TERHADAP PERTUMBUHAN LABA BANK UMUM SYARIAH DI INDONESIA PERIODE 2014 - 2018

SUTEMAY HARPESUARNI / 16101155310108 di bawah bimbingan Dr. Lusiana, SE., MM dan Nila Pratiwi, SHi., MA.

Skripsi. Fakultas Ekonomi dan Bisnis. 2020

Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh rasio tingkat kesehatan bank melalui penilaian terhadap faktor – faktor antara lain yaitu NPF (*Non Performance Financing*), FDR (*Finance to Deposit Ratio*), CAR (*Capital Adequacy Ratio*), dan BOPO (Biaya Ooperasional terhadap Pendapatan Operasional) terhadap pertumbuhan laba Bank Umum Syariah di Indonesia periode 2014 -2018. Sampel penelitian ini ditentukan dengan metode *purposive sampling* sehingga diperoleh 8 (delapan) sampel. Jenis data yang digunakan adalah data sekunder yang diperoleh dari *website* www.ojk.co.id. Metode analisis yang digunakan dalam penelitian ini adalah analisis regresi data panel dengan menggunakan bantuan program *Evies 9*.

Berdasarkan hasil penelitian ini didapatkan bahwa secara parsial hanya variabel BOPO (Biaya Operasional terhadap Pendapatan Operasional) yang memiliki pengaruh negatif dan signifikan terhadap pertumbuhan laba, sedangkan variabel NPF (*Non Perfoming Financing*), FDR (*Finance to Deposit Ratio*), CAR (*Capital Adequacy Ratio*) secara parsial memiliki pengaruh negatif dan tidak signifikan terhadap pertumbuhan laba. Secara simultan seluruh NPF (*Non Perfoming Financing*), FDR (*Finance to Deposit Ratio*), CAR (*Capital Adequacy Ratio*), dan BOPO berpengaruh signifikan terhadap pertumbuhan laba Bank Umum Syariah di Indonesia periode 2014 – 2018.

Kata Kunci : NPF (*Non Perfoming Financing*), FDR (*Finance to Deposit Ratio*), CAR (*Capital Adequacy Ratio*), dan BOPO (Biaya Operasional terhadap Pendapatan Operasional), Pertumbuhan Laba.

ABSTRACT

THE EFFECT OF THE BANK'S HEALTH LEVEL TO GROWTH OF SHARIA GENERAL PROFIT BANK IN INDONESIA PERIOD 2014 -2018

SUTEMAY HARPESUARNI / 16101155310108 under the guidance of Dr. Lusiana, SE., MM and Nila Pratiwi, SHi., MA.

Thesis. Faculty of Economics and Business. 2020

This study aims to determine how much influence the ratio of bank soundness through an assessment of factors including NPF (Non Performing Financing), FDR (Finance to Deposit Ratio), CAR (Capital Adequacy Ratio), and BOPO (Operational Cost to Operational Income) towards the profit growth of Sharia Commercial Banks in Indonesia for the 2014 – 2018 period. The sample of this study was determined by purposive sampling method so that 8 (eight) samples were obtained. The type of data used is secondary data obtained from the website www.ojk.co.id. The analytical method used in this research is panel data regression analysis using the help of the eviews 9 program.

Based on the results of this study it was found that partially only the BOPO (Operational Cost to Operational Income) variable had a negative and significant effect on profit growth, while the NPF (Non Performing Financing) variabel, FDR (Finance to Deposit Ratio), and CAR (capital Adequacy Ratio) partially has a negative and not significant effect on profit growth. Simultaneously all NPF (Non Performing Financing), FDR (Finance to Deposit Ratio), CAR (Capital Adequacy Ratio), and BOPO (Operational Cost to Operational Income) significantly influence the profit growth of Sharia Commercial Banks in Indonesia in the period 2014 – 2018.

Keywords : NPF (Non Performing Financing), FDR (Finance to Deposit Ratio), CAR (Capital Adequacy Ratio), and BOPO (Operational Cost to Operational Income), Profit Growth.