

ABSTRAK

Nadia Indah Wahyuni, 16101155310486, Jurusan Manajemen, Tahun 2020. Pengaruh Suku Bunga (*BI rate*), Inflasi, dan BOPO Terhadap Profitabilitas dibawah bimbingan ibu Dr. Ir. Zefri Yenni, MM dan bapak Vicky Brama Kumbara, SE, B.Ba, MM

Penelitian ini bertujuan untuk mengetahui pengaruh Suku Bunga (*BI rate*), Inflasi, dan BOPO secara parsial dan bersama-sama terhadap Profitabilitas. Populasi dalam penelitian ini Bank Umum Syariah di Indonesia periode 2014-2018. Pengambilan sampel menggunakan metode *Purposive Sampling*. Metode analisis yang digunakan adalah analisis regresi data panel dengan hasil *Estimasi Random Effect* dengan menggunakan *Eviews 9*.

Hasil penelitian yang didapatkan secara parsial (Uji-t) adalah suku bunga (*BI rate*) dan Inflasi tidak berpengaruh signifikan terhadap profitabilitas, sedangkan BOPO berpengaruh signifikan terhadap profitabilitas. Kemudian berdasarkan Uji Hipotesis secara simultan (Uji F) terdapat pengaruh yang signifikan antara suku bunga (*BI rate*), inflasi dan BOPO terhadap profitabilitas. Kontribusi suku Bunga (*BI rate*), inflasi, dan BOPO sebesar 19% sedangkan sisanya 81% lagi dipengaruhi oleh variabel lainnya.

Hasil penelitian ini sejalan dengan **Egbunike (2018)**, **Hasna (2019)** dan **Siti Risalah (2018)**

Kata Kunci : Suku Bunga (*BI rate*), Inflasi, BOPO dan Profitabilitas

ABSTRACT

Nadia Indah Wahyuni, 16101155310486, Department of Management, 2020. Effect of Interest Rate (BI rate), Inflation, and BOPO on Profitability under the guidance of Mrs. Dr. Ir. Zefri Yenni, MM and Mr. Vicky Brama Kumbara, SE, B.Ba, MM

This study aims to determine the effect of interest rates (BI rate), inflation, and BOPO partially and jointly on profitability. The population in this study is Sharia Commercial Banks in Indonesia in the 2014-2018 period. Sampling using the Purposive Sampling method. The analytical method used is panel data regression analysis with Random Effect Estimation results using Eviews 9.

The research results obtained partially (t-test) are the interest rate (BI rate) and inflation does not significantly influence profitability. While BOPO a significantly influence profitability. Then based on the simultaneous Hypothesis Test (Test F) there is a significant influence between the interest rate (BI rate), inflation and BOPO on profitability. The interest rate (BI rate), inflation, and BOPO contributions were 19% while the remaining 81% were influenced by other variables.

*The results of this study are in line with **Egbunike (2018), Hasna (2019) and Siti Risalah (2018)***

Keywords: Interest Rate (BI rate), Inflation, BOPO and Profitability