

PENGARUH PENDAPATAN *MUDHARABAH MUQAYYADAH* DAN *NON PERFORMING FINANCING* (NPF) TERHADAP PROFITABILITAS (ROA) (STUDI KASUS PADA PT. BANK SYARIAH MANDIRI, TBK.)

PERIODE 2012-2016

Ditulis oleh:

Dede A Ardiansah

Dibawah Bimbingan:

Dodi Supriyanto, Drs., MM

ABSTRAK

Penurunan Pendapatan *Mudharabah Muqayyadah* yang cukup signifikan dan *non performing financing* (NPF) mengalami fluktuasi memberikan pengaruh atau dampak terhadap tingkat profitabilitas (ROA). Penelitian ini bertujuan untuk mengetahui pengaruh Pendapatan *Mudharabah Muqayyadah* dan *Non Performing Financing* (NPF) terhadap Profitabilitas (ROA) Pada PT. Bank Syariah Mandiri, Tbk pada periode 2012-2016 baik secara parsial maupun simultan.

Data yang digunakan dalam penelitian ini adalah data sekunder yang dimana menggunakan laporan keuangan per triwulan. Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif dengan analisis Uji Asumsi Klasik yang terdiri dari Uji Normalitas, Uji Autokorelasi, Uji Multikolinieritas, Uji Heteroskedastisitas, Uji Analisis Regresi Linear Berganda, Uji Koefisien Korelasi, Uji Koefisien Determinasi serta pengujian menggunakan Uji Parsial (Uji t) dan Uji Simultan (Uji F).

Hasil penelitian ini secara parsial menunjukkan bahwa Pendapatan *Mudharabah Muqayyadah* tidak berpengaruh signifikan terhadap Profitabilitas (ROA) dan *Non Performing Financing* (NPF) berpengaruh signifikan terhadap Profitabilitas (ROA). Kemudian secara simultan Pendapatan *Mudharabah Muqayyadah* dan *Non Performing Financing* (NPF) memiliki pengaruh yang signifikan terhadap Profitabilitas (ROA). Koefisien determinasi Pendapatan *Mudharabah Muqayyadah* dan *Non Performing Financing* (NPF) memiliki pengaruh sebesar 84,9% terhadap Profitabilitas (ROA) sedangkan sisanya sebesar 15,1% dipengaruhi oleh variabel lain yang tidak diteliti penulis.

Kata Kunci : Pendapatan *Mudharabah Muqayyadah*, *Non Performing Financing* (NPF), Profitabilitas (ROA)

THE EFFECT OF MUDHARABAH MUQAYYADAH INCOME AND NON PERFORMING FINANCING (NPF) ON PROFITABILITY (ROA) (CASE STUDY IN PT. BANK SYARIAH MANDIRI, TBK.)

THE PERIOD 2012-2016

Written by :

Dede A Ardiansah

Under the guidance of :

Dodi Supriyanto, Drs., MM

ABSTRACT

The decline in Muqayyadah's Mudharabah Income is quite significant and non-performing financing (NPF) fluctuates giving effect or impact on the level of profitability (ROA). Purpose of this research is to examine of the impact of Mudharabah Muqayyadah income and Non Performing Financing (NPF) on Profitability (ROA) at PT. Bank Syariah Mandiri, Tbk in the 2012-2016 period both partially and simultaneously.

The data used in this study is secondary data which uses quarterly financial statements. The research method used is descriptive and verification method with the analysis of Classical Assumption Test consisting of Normality Test, Autocorrelation Test, Multicollinearity Test, Heteroscedasticity Test, Multiple Linear Regression Analysis Test, Correlation Coefficient Test, Determination Coefficient Test and testing using Partial Test (t Test) and Simultaneous Test (Test F).

The results of this study partially show that Muqayyadah Mudharabah Income has no significant effect on Profitability (ROA) and Non Performing Financing (NPF) which have a significant effect on Profitability (ROA). Then simultaneously Muqayyadah Mudharabah Income and Non Performing Financing (NPF) have a significant effect on Profitability (ROA). The coefficient of determination of Muqayyadah Mudharabah Income and Non Performing Financing (NPF) has an effect of 84.9% on profitability (ROA) while the remaining 15.1% is influenced by other variables not examined by the author.

Keywords: Mudharabah Muqayyadah Income, Non Performing Financing (NPF), Profitability (ROA)