

ABSTRAK

NOVITA SARI. Pengaruh Fungsi Intermediasi dan *Islamicity Performance Index* terhadap Profitabilitas Perbankan Syariah. Fakultas Ekonomi Universitas Negeri Jakarta. 2017.

Penelitian ini bertujuan untuk menganalisis pengaruh fungsi intermediasi dan *islamicity performance index* terhadap profitabilitas perbankan syariah. Variabel dependen yang digunakan adalah profitabilitas yang diukur dengan *return on assets*, fungsi intermediasi yang diukur dengan *financing to deposit ratio*, *islamicity performance index* yang diukur dengan *profit sharing ratio* dan *zakat performance ratio*.

Penelitian ini menggunakan data sekunder dengan populasi bank umum syariah yang tercatat dalam Bank Indonesia pada laporan keuangan tahun 2012-2016. Sampel yang dipilih berdasarkan *purposive sampling* dan diperoleh 7 perbankan syariah. Penelitian ini menggunakan analisis regresi linear berganda untuk menguji hipotesis dengan bantuan SPSS 21. Hasil analisis membuktikan bahwa *financing to deposit ratio* dan *profit sharing ratio* berpengaruh tidak signifikan terhadap profitabilitas perbankan syariah, sedangkan *zakat performance ratio* berpengaruh negatif dan signifikan terhadap profitabilitas perbankan syariah. Pengaruh dan hubungan dari variabel diuji dengan menggunakan analisis regresi berganda.

Kata Kunci : Fungsi Intermediasi, *Islamicity Performance Index*, Profitabilitas Perbankan Syariah.

ABSTRACT

NOVITA SARI. Influence of Function Intermediation and Islamicity Performance Index on Sharia Banking Profitability. Faculty of Economics, State University of Jakarta. 2017.

This study aimed to analyze the influence of the Function Intermediation and the Islamic Performance Index on the Profitability of Sharia Banking. The dependent variable used is profitability measured by return on assets, function intermediary measured by financing to deposit ratio, islamicity performance index measured by profit sharing ratio and zakat performance ratio.

This study uses secondary data with the population of sharia bank which is listed in Bank Indonesia in the financial statements of 2012-2016. The samples were chosen based on purposive sampling and obtained by 7 sharia banking. This study used multiple linear regression analysis to test the hypothesis with the help of SPSS 21. The results of the analysis prove that the financing to deposit ratio and profit sharing ratio have no significant effect on the profitability of sharia banking, while zakat performance ratio has a significant negative effect on the profitability of sharia banking. The influence and relationship of the variables were tested by using multiple regression analysis.

Keywords: Function Intermediation, Islamicity Performance Index, Profitability of Sharia Banking.