

## **ABSTRAK**

Skripsi Dengan Judul “Pengaruh Pengalihan Dana Haji Terhadap Likuiditas dan Profitabilitas Perbankan Syariah (Studi Kasus Di Bank BRI Syariah KCP Gresik)” dengan judul tersebut bertujuan untuk menjawab rumusan masalah bagaimana pengaruh pengalihan dana haji terhadap likuiditas di bank BRI Syariah KCP Gresik

Metode penelitian yang digunakan, mengacu pada pendekatan kuantitatif dengan lokasi penelitian di BRI Syariah KCP Gresik, sumber data dokumentasi berkas-berkas laporan keuangan bank dan wawancara dengan penanggung jawab bagian dana haji dan beberapa karyawan, jenis data yang digunakan ialah data sekunder, dan Untuk menganalisis data dalam penelitian yang akan dilakukan, maka menggunakan Regresi (linear), Uji F, dan Uji t

Berdasarkan hasil analisis Pengaruh Talangan Dana Haji terhadap LAD. Uji Regresi (linear). Menghasilkan angka 0,257 atau 0,26. Karena probabilitas jauh di atas 0,05, maka tidak ada korelasi antara LAD dengan Dana Talangan Haji. Uji F. Konstanta sebesar 1,620 menyatakan bahwa jika tidak ada dana talangan haji, maka LAD adalah 1,620. Koefisien regresi sebesar 0,000 menyatakan bahwa setiap penambahan 1% pengalihan dana talangan haji akan meningkatkan LAD sebesar 0,000, dan sebaliknya jika pengalihan dana talangan haji turun sebesar 1%, maka LAD juga diprediksi mengalami penurunan sebesar 0,000. Uji t. Pada kolom significance adalah 0,515, atau probabilitas jauh di atas 0,05. Sehingga  $H_{01}$  diterima, atau koefisien regresi tidak signifikan, atau pengalihan dana talangan haji tidak berpengaruh terhadap LAD. Pengaruh Talangan Dana Haji terhadap FDR. Uji Regresi (linear). Karena probabilitas di atas 0,05, maka tidak ada korelasi antara FDR dengan Dana Talangan Haji. Uji F. Konstanta sebesar 0,480 menyatakan bahwa jika tidak ada dana talangan haji, maka FDR adalah 0,000. Uji t. Pada kolom significance adalah 0,109, atau probabilitas jauh di atas 0,05. Sehingga  $H_{03}$  diterima, atau koefisien regresi tidak signifikan, atau pengalihan dana talangan haji tidak berpengaruh terhadap FDR. Pengaruh Talangan Dana Haji terhadap ROA. Uji Regresi (linear). Maka tidak ada korelasi antara ROA dengan Dana Talangan Haji. Uji F. Konstanta sebesar 0,000 menyatakan bahwa jika tidak ada dana talangan haji, maka ROA adalah 0,000. Koefisien regresi sebesar 0,000 menyatakan bahwa setiap penambahan 1% pengalihan dana talangan haji akan meningkatkan ROA sebesar 0,000, dan sebaliknya jika pengalihan dana talangan haji turun sebesar 1%, maka ROA juga diprediksi mengalami penurunan sebesar 0,000. Uji t. Pada kolom significance adalah 0,397, atau probabilitas jauh di atas 0,05. Sehingga  $H_{03}$  diterima, atau koefisien regresi tidak signifikan, atau pengalihan dana talangan haji tidak berpengaruh terhadap ROA.

**Kata Kunci:** *Pengalihan Dana Haji, Likuiditas, Profitabilitas, Bank Syariah*

## **ABSTRACT**

Title Thesis "The Influence of Hajj Funds Transfer to Liquidity and Profitability of Islamic Banking (Case Study at BRI Syariah Bank KCP Gresik)" with the title aims to answer the formulation of the problem how the influence of the transfer of Hajj funds to liquidity at BRI Syariah Bank KCP Gresik

The research method used, refers to the quantitative approach to the location of the research in BRI Syariah KCP Gresik, data sources documentation of bank financial report files and interviews with the person in charge of the Hajj fund and several employees, the type of data used is secondary data, and to analyze the data in the research that will be carried out, then using regression (linear), F test, and t test

Based on the results of the analysis of the Effect of Hajj Funds Bailout on LAD. Regression Test (linear). Produces 0.257 or 0.26. Because the probability is far above 0.05, there is no correlation between LAD and the Hajj Bailout Fund. Test F. Constants of 1.620 state that if there is no hajj bailout, then LAD is 1.620. The regression coefficient of 0,000 states that every additional 1% of the transfer of the hajj bailout fund will increase the LAD by 0,000, and vice versa if the transfer of the hajj bailout fund decreases by 1%, then the LAD is also predicted to decrease by 0,000. T test. In the column the significance is 0.515, or the probability is far above 0.05. So that Ho1 is accepted, or the regression coefficient is insignificant, or the transfer of hajj bailout funds does not affect LAD. Effect of Hajj Funds Bailout on FDR. Regression (linear) test. Because the probability is above 0.05, there is no correlation between FDR and the Hajj Bailout Fund. Test F. Constants of 0.480 state that if there is no haj bailout, then the FDR is 0,000. T test. In the column the significance is 0.109, or the probability is far above 0.05. So that Ho3 is accepted, or the regression coefficient is insignificant, or the transfer of haj bailout funds has no effect on FDR. Effect of Hajj Funds Bailout on ROA. Regression (linear) test. So there is no correlation between ROA and the Hajj Bailout Fund. Test F. The constant of 0,000 states that if there is no Hajj bailout, then the ROA is 0,000. The regression coefficient of 0,000 states that every additional 1% of the transfer of the hajj bailout fund will increase ROA by 0,000, and vice versa if the transfer of the hajj bailout fund decreases by 1%, then ROA is also predicted to decrease by 0,000. T test. In the column the significance is 0.397, or the probability is far above 0.05. So that Ho3 is accepted, or the regression coefficient is not significant, or the transfer of hajj bailout funds does not affect ROA.

**Keywords:** Transfer of Hajj Funds, Liquidity, Profitability, Islamic Banks.

Pengaruh Pengalihan Dana Talangan Haji terhadap rasio likuiditas (LAD) Bank BRI

Syariah KCP Gresik

```

REGRESSION
  /DESCRIPTIVES MEAN STDDEV CORR SIG N
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT LAD
  /METHOD=ENTER DanaTalanganHaji
  /SCATTERPLOT=(*SRESID ,*ZPRED) (*ZPRED ,LAD)
  /RESIDUALS NORMPROB(ZRESID) ID(Tahun)
  /CASEWISE PLOT(ZRESID) ALL.

```

## Regression

[DataSet1]

Descriptive Statistics

|                    | Mean    | Std.<br>Deviation | N  |
|--------------------|---------|-------------------|----|
| LAD                | 1,69    | ,045              | 13 |
| Dana Talangan Haji | 1,53E+7 | 1948410           | 13 |

Correlations

|                     |                    | LAD   | Dana<br>Talangan<br>Haji |
|---------------------|--------------------|-------|--------------------------|
| Pearson Correlation | LAD                | 1,000 | ,199                     |
|                     | Dana Talangan Haji | ,199  | 1,000                    |
| Sig. (1-tailed)     | LAD                | .     | ,257                     |
|                     | Dana Talangan Haji | ,257  | .                        |
| N                   | LAD                | 13    | 13                       |
|                     | Dana Talangan Haji | 13    | 13                       |

Variables Entered/Removed<sup>a</sup>

| Model | Variables<br>Entered                  | Variables<br>Remove... | Method |
|-------|---------------------------------------|------------------------|--------|
| 1     | Dana<br>Talangan<br>Haji <sup>b</sup> | .                      | Enter  |

a. Dependent Variable: LAD

b. All requested variables entered.

Model Summary<sup>a</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,199 <sup>a</sup> | ,040     | -,048             | ,046                       |

a. Predictors: (Constant), Dana Talangan Haji

b. Dependent Variable: LAD

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df | Mean Square | F    | Sig.              |
|-------|------------|----------------|----|-------------|------|-------------------|
| 1     | Regression | ,001           | 1  | ,001        | ,453 | ,515 <sup>b</sup> |
|       | Residual   | ,023           | 11 | ,002        |      |                   |
|       | Total      | ,024           | 12 |             |      |                   |

a. Dependent Variable: LAD

b. Predictors: (Constant), Dana Talangan Haji

Coefficients<sup>a</sup>

| Model |                    | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|--------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                    | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)         | 1,620                       | ,105       |                           | 15,453 | ,000 |
|       | Dana Talangan Haji | ,000                        | ,000       | ,199                      | ,673   | ,515 |

a. Dependent Variable: LAD

Casewise Diagnostics<sup>a</sup>

| Case Number | Tahun     | Std.<br>Residual | LAD | Predicted<br>Value | Residual |
|-------------|-----------|------------------|-----|--------------------|----------|
| 1           | 12/01/... | -,847            | 2   | 1,68               | -,039    |
| 2           | 03/01/... | ,132             | 2   | 1,69               | ,006     |
| 3           | 06/01/... | 1,580            | 2   | 1,68               | ,073     |
| 4           | 09/01/... | -,417            | 2   | 1,68               | -,019    |
| 5           | 12/01/... | -1,041           | 2   | 1,69               | -,048    |
| 6           | 03/01/... | -1,057           | 2   | 1,69               | -,049    |
| 7           | 06/01/... | ,007             | 2   | 1,69               | ,000     |
| 8           | 09/01/... | -,776            | 2   | 1,69               | -,036    |
| 9           | 12/01/... | 1,473            | 2   | 1,69               | ,068     |
| 10          | 03/01/... | ,926             | 2   | 1,70               | ,043     |
| 11          | 06/01/... | ,868             | 2   | 1,70               | ,040     |
| 12          | 09/01/... | -,994            | 2   | 1,70               | -,046    |
| 13          | 12/01/... | ,145             | 2   | 1,70               | ,007     |

a. Dependent Variable: LAD

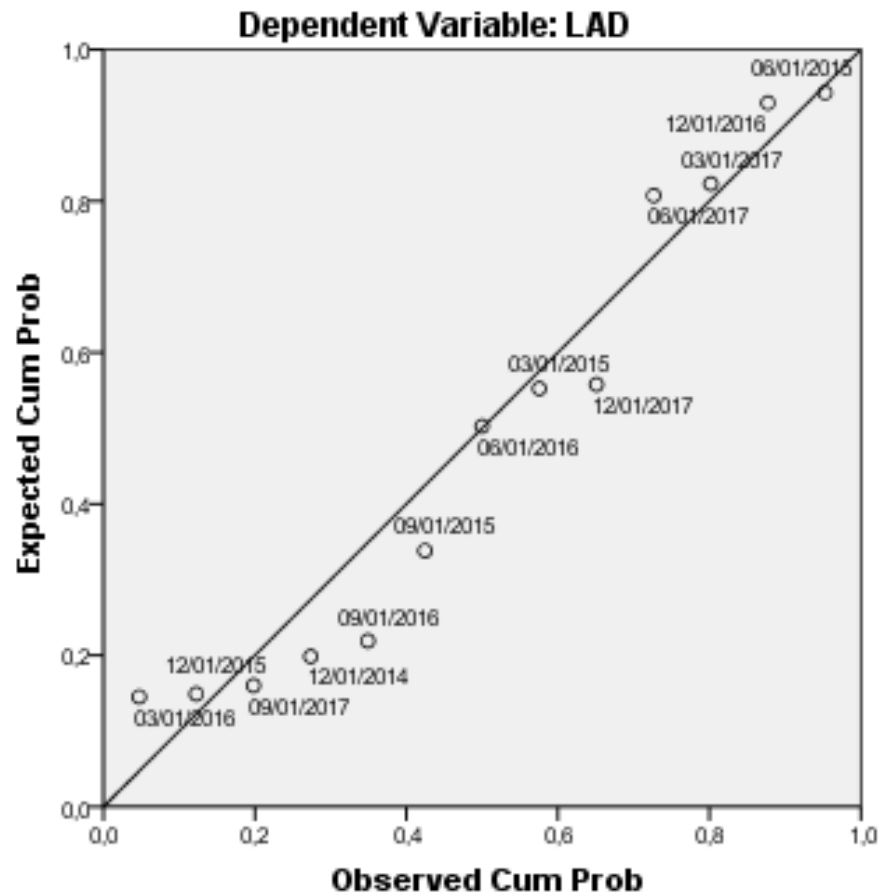
Residuals Statistics<sup>a</sup>

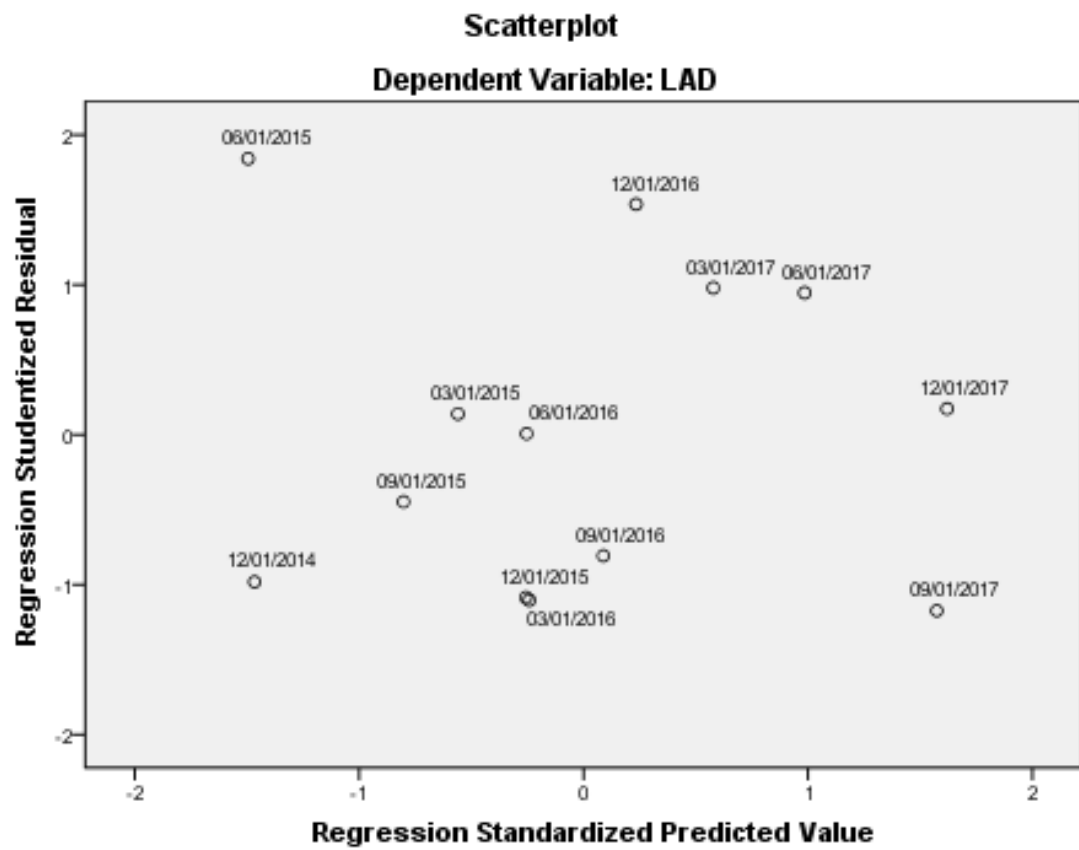
|                                   | Minimum | Maximum | Mean | Std.<br>Deviation | N  |
|-----------------------------------|---------|---------|------|-------------------|----|
| Predicted Value                   | 1,68    | 1,70    | 1,69 | ,009              | 13 |
| Std. Predicted Value              | -1,495  | 1,620   | ,000 | 1,000             | 13 |
| Standard Error of Predicted Value | ,013    | ,025    | ,017 | ,005              | 13 |
| Adjusted Predicted Value          | 1,65    | 1,72    | 1,69 | ,015              | 13 |
| Residual                          | -,049   | ,073    | ,000 | ,044              | 13 |
| Std. Residual                     | -1,057  | 1,580   | ,000 | ,957              | 13 |
| Stud. Residual                    | -1,174  | 1,841   | ,002 | 1,051             | 13 |
| Deleted Residual                  | -,064   | ,099    | ,000 | ,053              | 13 |
| Stud. Deleted Residual            | -1,197  | 2,111   | ,029 | 1,108             | 13 |
| Mahal. Distance                   | ,008    | 2,623   | ,923 | 1,047             | 13 |
| Cook's Distance                   | ,000    | ,606    | ,111 | ,167              | 13 |
| Centered Leverage Value           | ,001    | ,219    | ,077 | ,087              | 13 |

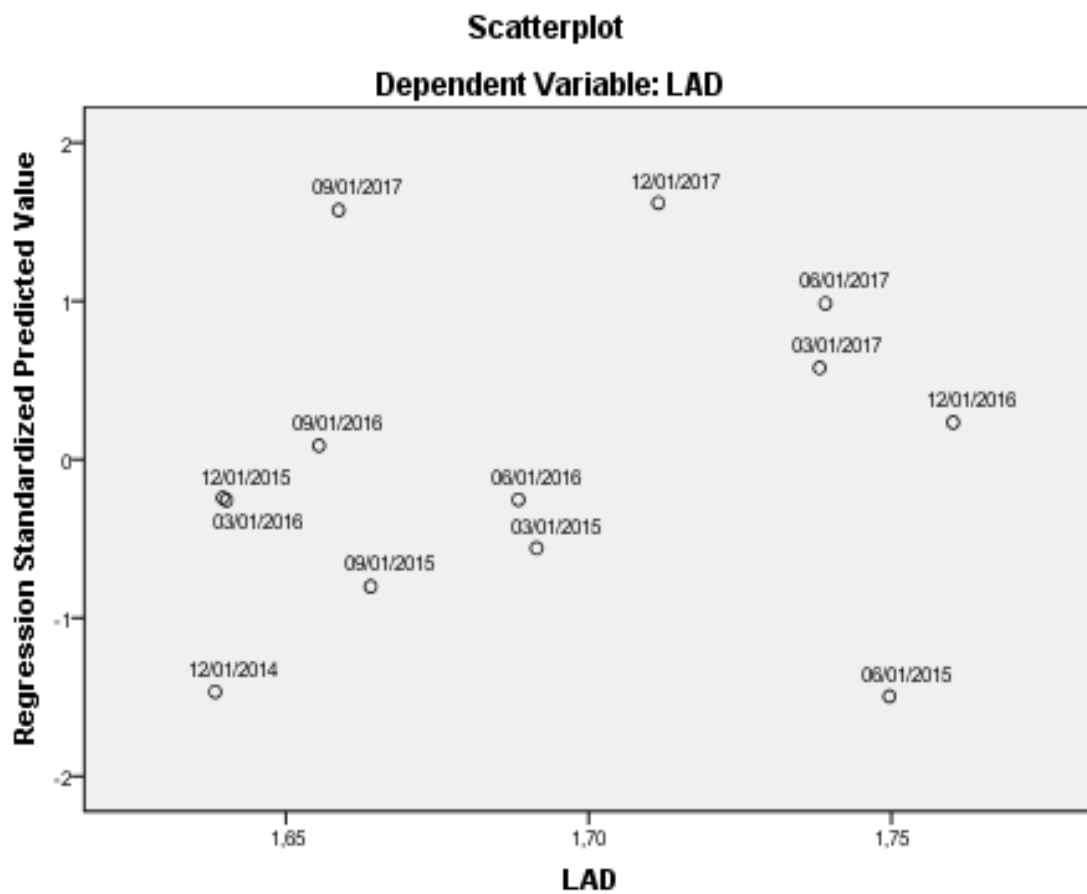
a. Dependent Variable: LAD

## Charts

**Normal P-P Plot of Regression Standardized Residual**







Pengaruh Pengalihan Dana Talangan Haji terhadap rasio likuiditas (FDR) Bank BRI  
Syariah KCP Gresik

```

NEW FILE.
DATASET NAME DataSet2 WINDOW=FRONT.

GET DATA
  /TYPE=XLS
  /FILE='D:\PAPER HAJI\Hasil Analisis\Pengaruh_Dana_Talangan_Haji_Thd_F
xls'
  /SHEET=name 'Sheet1'
  /CELLRANGE=full
  /READNAMES=on
  /ASSUMEDSTRWIDTH=32767.
EXECUTE.
DATASET NAME DataSet3 WINDOW=FRONT.
DATASET ACTIVATE DataSet1.
DATASET CLOSE DataSet2.

SAVE OUTFILE='D:\PAPER HAJI\Hasil Analisis\Untitled2.sav'
  /COMPRESSED.
DATASET ACTIVATE DataSet3.
DATASET CLOSE DataSet1.
REGRESSION
  /DESCRIPTIVES MEAN STDDEV CORR SIG N
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT FDR
  /METHOD=ENTER DanaTalanganHaji
  /SCATTERPLOT=(*SDRESID ,*ZPRED) (*ZPRED ,FDR)
  /RESIDUALS NORMPROB(ZRESID) ID(Tahun)
  /CASEWISE PLOT(ZRESID) ALL.

```

## Regression

[DataSet3]

Descriptive Statistics

|                    | Mean    | Std.<br>Deviation | N  |
|--------------------|---------|-------------------|----|
| FDR                | ,43     | ,014              | 13 |
| Dana Talangan Haji | 1,53E+7 | 1948410           | 13 |

### Correlations

|                     |                    | FDR   | Dana Talangan Haji |
|---------------------|--------------------|-------|--------------------|
| Pearson Correlation | FDR                | 1,000 | -,465              |
|                     | Dana Talangan Haji | -,465 | 1,000              |
| Sig. (1-tailed)     | FDR                | .     | ,055               |
|                     | Dana Talangan Haji | ,055  | .                  |
| N                   | FDR                | 13    | 13                 |
|                     | Dana Talangan Haji | 13    | 13                 |

### Variables Entered/Removed<sup>a</sup>

| Model | Variables Entered               | Variables Remove... | Method |
|-------|---------------------------------|---------------------|--------|
| 1     | Dana Talangan Haji <sup>b</sup> | .                   | Enter  |

a. Dependent Variable: FDR

b. All requested variables entered.

### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,465 <sup>a</sup> | ,217     | ,145              | ,013                       |

a. Predictors: (Constant), Dana Talangan Haji

b. Dependent Variable: FDR

### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | ,001           | 1  | ,001        | 3,041 | ,109 <sup>b</sup> |
|       | Residual   | ,002           | 11 | ,000        |       |                   |
|       | Total      | ,002           | 12 |             |       |                   |

a. Dependent Variable: FDR

b. Predictors: (Constant), Dana Talangan Haji

Coefficients<sup>a</sup>

| Model              | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|--------------------|-----------------------------|------------|---------------------------|--------|------|
|                    | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant)       | ,480                        | ,030       |                           | 15,885 | ,000 |
| Dana Talangan Haji | ,000                        | ,000       | -,465                     | -1,744 | ,109 |

a. Dependent Variable: FDR

**Casewise Diagnostics<sup>a</sup>**

| Case Number | Tahun     | Std. Residual | FDR | Predicted Value | Residual |
|-------------|-----------|---------------|-----|-----------------|----------|
| 1           | 12/01/... | -2,222        | 0   | ,44             | -,029    |
| 2           | 03/01/... | -,341         | 0   | ,43             | -,005    |
| 3           | 06/01/... | ,723          | 0   | ,44             | ,010     |
| 4           | 09/01/... | ,869          | 0   | ,43             | ,012     |
| 5           | 12/01/... | -,486         | 0   | ,43             | -,006    |
| 6           | 03/01/... | -,073         | 0   | ,43             | -,001    |
| 7           | 06/01/... | 1,519         | 0   | ,43             | ,020     |
| 8           | 09/01/... | ,200          | 0   | ,43             | ,003     |
| 9           | 12/01/... | 1,180         | 0   | ,43             | ,016     |
| 10          | 03/01/... | -,488         | 0   | ,42             | -,006    |
| 11          | 06/01/... | ,060          | 0   | ,42             | ,001     |
| 12          | 09/01/... | -,514         | 0   | ,42             | -,007    |
| 13          | 12/01/... | -,426         | 0   | ,42             | -,006    |

a. Dependent Variable: FDR

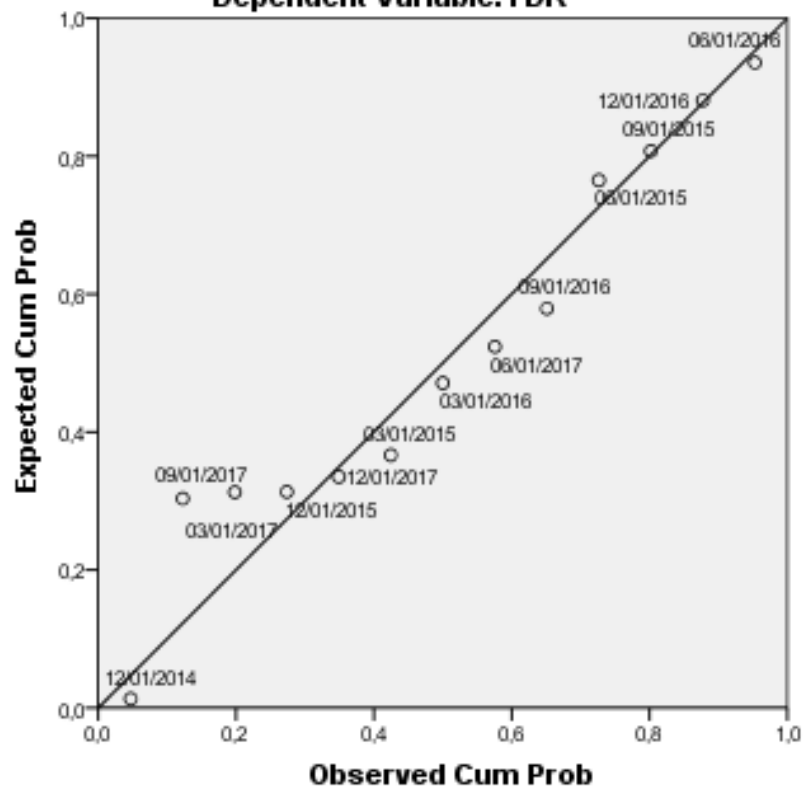
**Residuals Statistics<sup>a</sup>**

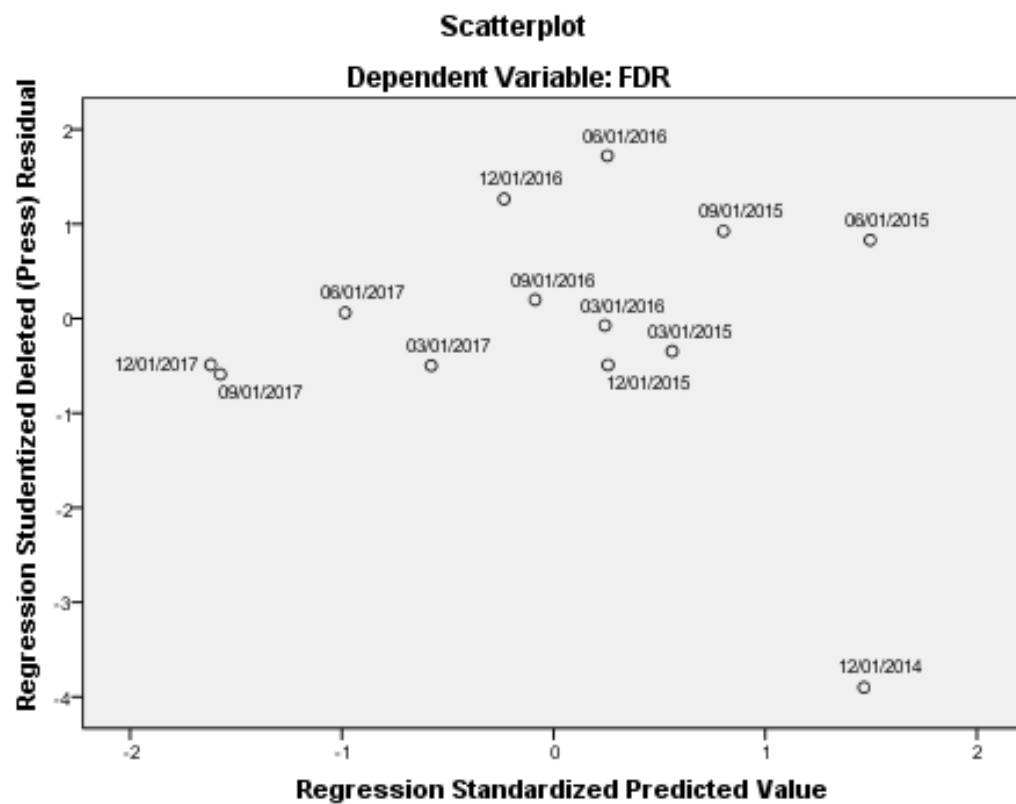
|                                   | Minimum | Maximum | Mean  | Std. Deviation | N  |
|-----------------------------------|---------|---------|-------|----------------|----|
| Predicted Value                   | ,42     | ,44     | ,43   | ,007           | 13 |
| Std. Predicted Value              | -1,620  | 1,495   | ,000  | 1,000          | 13 |
| Standard Error of Predicted Value | ,004    | ,007    | ,005  | ,001           | 13 |
| Adjusted Predicted Value          | ,42     | ,45     | ,43   | ,007           | 13 |
| Residual                          | -,029   | ,020    | ,000  | ,013           | 13 |
| Std. Residual                     | -2,222  | 1,519   | ,000  | ,957           | 13 |
| Stud. Residual                    | -2,576  | 1,586   | -,022 | 1,063          | 13 |
| Deleted Residual                  | -,040   | ,022    | -,001 | ,016           | 13 |
| Stud. Deleted Residual            | -3,900  | 1,722   | -,106 | 1,367          | 13 |
| Mahal. Distance                   | ,008    | 2,623   | ,923  | 1,047          | 13 |
| Cook's Distance                   | ,000    | 1,142   | ,129  | ,308           | 13 |
| Centered Leverage Value           | ,001    | ,219    | ,077  | ,087           | 13 |

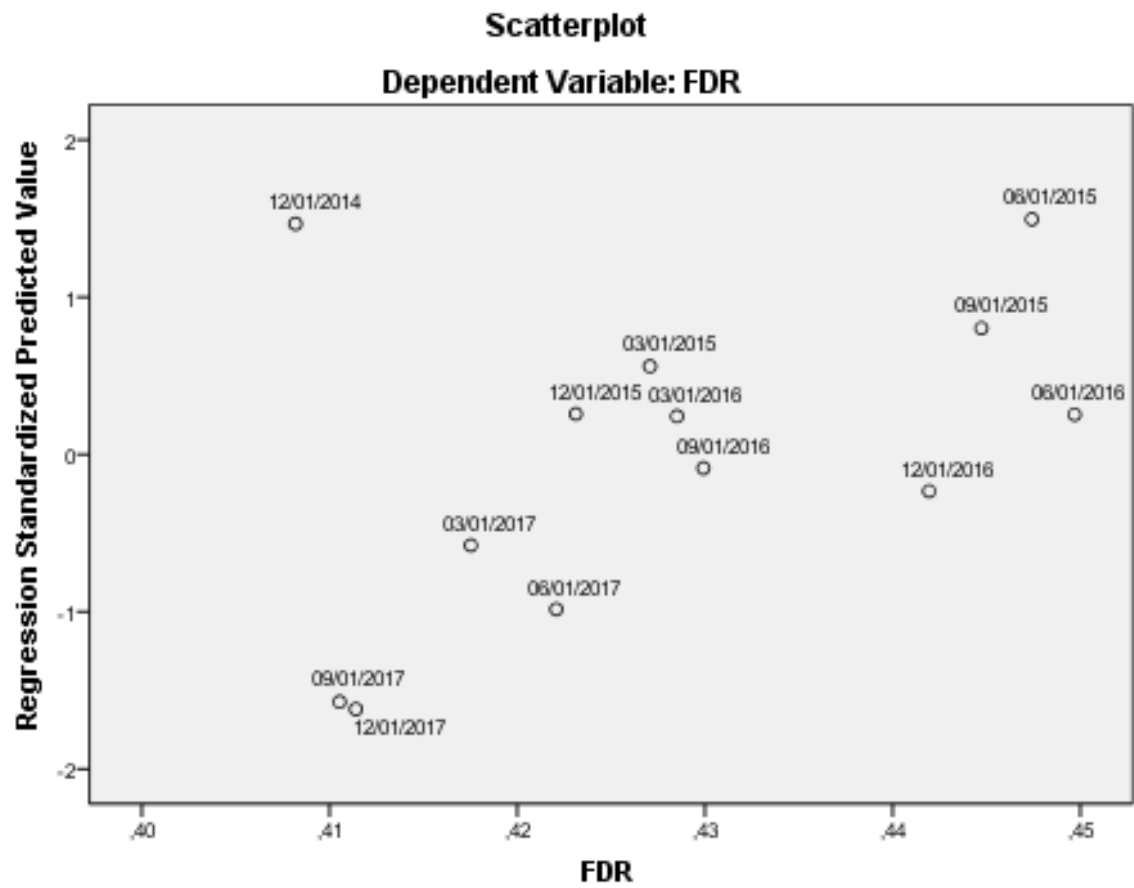
a. Dependent Variable: FDR

### Normal P-P Plot of Regression Standardized Residual

Dependent Variable: FDR







Pengaruh Pengalihan Dana Talangan Haji terhadap rasio profitabilitas (ROA) Bank  
BRI Syariah KCP Gresik

## REGRESSION

```

/DESCRIPTIVES MEAN STDDEV CORR SIG N
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT ROA
/METHOD=ENTER DanaTalanganHaji
/SCATTERPLOT=(*SDRESID ,*ZPRED) (*ZPRED ,ROA)
/RESIDUALS NORMPROB(ZRESID) ID(Tahun)
/CASEWISE PLOT(ZRESID) ALL.

```

## Regression

[DataSet 4]

Descriptive Statistics

|                    | Mean    | Std.<br>Deviation | N  |
|--------------------|---------|-------------------|----|
| ROA                | ,00     | ,002              | 13 |
| Dana Talangan Haji | 1,53E+7 | 1948410           | 13 |

Correlations

|                     |                    | ROA   | Dana<br>Talangan<br>Haji |
|---------------------|--------------------|-------|--------------------------|
| Pearson Correlation | ROA                | 1,000 | ,257                     |
|                     | Dana Talangan Haji | ,257  | 1,000                    |
| Sig. (1-tailed)     | ROA                | .     | ,199                     |
|                     | Dana Talangan Haji | ,199  | .                        |
| N                   | ROA                | 13    | 13                       |
|                     | Dana Talangan Haji | 13    | 13                       |

Variables Entered/Removed<sup>a</sup>

| Model | Variables<br>Entered                  | Variables<br>Remove... | Method |
|-------|---------------------------------------|------------------------|--------|
| 1     | Dana<br>Talangan<br>Haji <sup>b</sup> | .                      | Enter  |

a. Dependent Variable: ROA

b. All requested variables entered.

Model Summary<sup>a</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,257 <sup>a</sup> | ,066     | -,019             | ,002                       |

a. Predictors: (Constant), Dana Talangan Haji

b. Dependent Variable: ROA

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df | Mean Square | F    | Sig.              |
|-------|------------|----------------|----|-------------|------|-------------------|
| 1     | Regression | ,000           | 1  | ,000        | ,775 | ,397 <sup>b</sup> |
|       | Residual   | ,000           | 11 | ,000        |      |                   |
|       | Total      | ,000           | 12 |             |      |                   |

a. Dependent Variable: ROA

b. Predictors: (Constant), Dana Talangan Haji

Coefficients<sup>a</sup>

| Model |                    | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|--------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                    | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)         | ,000                        | ,005       |                           | -,020 | ,984 |
|       | Dana Talangan Haji | ,000                        | ,000       | ,257                      | ,881  | ,397 |

a. Dependent Variable: ROA

Casewise Diagnostics<sup>a</sup>

| Case Number | Tahun     | Std. Residual | ROA | Predicted Value | Residual |
|-------------|-----------|---------------|-----|-----------------|----------|
| 1           | 12/01/... | -1,524        | 0   | ,00             | -,004    |
| 2           | 03/01/... | ,173          | 0   | ,00             | ,000     |
| 3           | 06/01/... | ,055          | 0   | ,00             | ,000     |
| 4           | 09/01/... | ,640          | 0   | ,00             | ,002     |
| 5           | 12/01/... | 1,076         | 0   | ,00             | ,003     |
| 6           | 03/01/... | -,864         | 0   | ,00             | -,002    |
| 7           | 06/01/... | ,234          | 0   | ,00             | ,001     |
| 8           | 09/01/... | ,928          | 0   | ,00             | ,002     |
| 9           | 12/01/... | 1,646         | 0   | ,00             | ,004     |
| 10          | 03/01/... | -1,419        | 0   | ,00             | -,003    |
| 11          | 06/01/... | -,750         | 0   | ,01             | -,002    |
| 12          | 09/01/... | ,135          | 0   | ,01             | ,000     |
| 13          | 12/01/... | -,330         | 0   | ,01             | -,001    |

a. Dependent Variable: ROA

Residuals Statistics<sup>a</sup>

|                                   | Minimum | Maximum | Mean  | Std. Deviation | N  |
|-----------------------------------|---------|---------|-------|----------------|----|
| Predicted Value                   | ,00     | ,01     | ,00   | ,001           | 13 |
| Std. Predicted Value              | -1,495  | 1,620   | ,000  | 1,000          | 13 |
| Standard Error of Predicted Value | ,001    | ,001    | ,001  | ,000           | 13 |
| Adjusted Predicted Value          | ,00     | ,01     | ,00   | ,001           | 13 |
| Residual                          | -,004   | ,004    | ,000  | ,002           | 13 |
| Std. Residual                     | -1,524  | 1,646   | ,000  | ,957           | 13 |
| Stud. Residual                    | -1,767  | 1,717   | -,018 | 1,031          | 13 |
| Deleted Residual                  | -,005   | ,004    | ,000  | ,003           | 13 |
| Stud. Deleted Residual            | -1,991  | 1,914   | -,028 | 1,102          | 13 |
| Mahal. Distance                   | ,008    | 2,623   | ,923  | 1,047          | 13 |
| Cook's Distance                   | ,001    | ,538    | ,083  | ,144           | 13 |
| Centered Leverage Value           | ,001    | ,219    | ,077  | ,087           | 13 |

a. Dependent Variable: ROA

## Charts

**Normal P-P Plot of Regression Standardized Residual**

**Dependent Variable: ROA**

