

ABSTRACT

Sharia banks are Islamic financial institutions which proven to be able to survive during an economic crisis with a profit-sharing system. Like in 1998 and 2008 muamalat banks were able to survive in the economic crisis. This research was conducted to examine the effect of inflation, interest rates (BI rate), foreign exchange rates, and gross domestic product (GDP) on profitability measured through Net Profit Margin (NPM) of Islamic banks in 2014-2018.

In this study, the data used were from financial statements published on the website of each Islamic commercial bank and macroeconomic statistical data obtained from Indonesian banks and the Central Statistics Agency. This research used a purposive sampling technique. The sample in this study was 12 Islamic commercial banks. The data analysis technique used was descriptive analysis, multiple linear regression analysis, the classic assumption test in the form of a normality test, a heteroscedasticity test, a multicollinearity test, and an autocorrelation test.

During the observation period showed which normally distributed data did not occur heteroscedasticity, multicollinearity, and autocorrelation. It showed that the data meet the classical assumption test requirements and multiple linear regression equation models. The results showed that inflation, interest rates, foreign exchange rates, and GDP variables affected the NPM of only a few banks. So it did not significantly influence. This study concluded that inflation, interest rates, foreign exchange rates, and GDP did not significantly influence the profitability of sharia banks in the 2014-2018 period.

Keywords: Islamic commercial banks, inflation, interest rates, foreign exchange rates, gross domestic product, profitability,

ABSTRAK

Bank syariah merupakan lembaga keuangan syariah yang terbukti dapat bertahan ditengah krisis ekonomi dengan sistem bagi hasilnya. Seperti pada tahun 1998 dan 2008 bank muammalat mampu bertahan dalam krisis ekonomi. Pada penelitian ini dilakukan untuk menguji pengaruh inflasi, suku bunga(BI rate), nilai tukar valas dan produk domestik bruto (PDB) terhadap profitabilitas yang diukur melalui Net Profit Margin (NPM) bank umum syariah pada periode tahun 2014- 2018.

Pada penelitian ini data yang digunakan yaitu dari laporan keuangan publikasi pada website masing – masing bank umum syariah dan data statistik makro ekonomi yang di peroleh dari bank indonesia dan Badan pusat statistik. Penelitian ini menggunakan teknik purposive sampling. Sampel dalam penelitian ini yaitu 12 bank umum syariah. Teknik analisis data yang digunakan yaitu analisis descriptive, analisis regresi linier berganda, uji asumsi klasik yaitu berupa uji normalitas, uji heteroskedastisitas, uji multikolinieritas, dan uji autokorelasi.

Selama periode pengamatan menunjukkan bahwa data berdistribusi secara normal tidak terjadi heteroskedastisitas, multikolinieritas, dan autokorelasi. Hal ini menunjukkan data telah memenuhi syarat uji asumsi klasik dan model persamaan regresi linier berganda. Hasil penelitian menunjukkan variabel inflasi, suku bunga, nilai tukar valas dan PDB berpengaruh terhadap NPM beberapa bank saja. Sehingga tidak berpengaruh secara signifikan. Maka penelitian ini menyimpulkan bahwa inflasi, suku bunga, nilai tukar valas, dan PDB tidak berpengaruh secara signifikan terhadap profitabilitas bank umum syariah periode 2014-2018.

Kata kunci : bank umum syariah, inflasi, suku bunga, nilai tukar valas, Produk domestik bruto, profitabilitas,