

ABSTRACT

Azimatul Nur Ubaiyah, *Analysis the Influence of Third Party Funds and Non Performing Financing toward Profitability at Islamic Rural Banks in Indonesia for the 2016-2020 Period. Under guidance of Prof. Dr. Muhammad Nizarul Alim, M.Si., Ak., CA.*

The purpose of this study is to determine the influence of third party funds and non performing financing toward the profitability of Islamic rural banks in Indonesia for the 2016-2020 period. This research is a type of quantitative research. The population in this study was the financial statements of Islamic rural banks. The Samples were selected using purposive sampling technique and 52 samples were obtained. Data collected by obtaining from published reports at the financial services authority. This research uses model of multiple linear regression. The results of this study showed that simultaneously third party funds and non performing financing have a significant influence on profitability (ROA), while partially third party funds have a positive influence on profitability (ROA), and non performing financing has a negative influence on profitability (ROA).

Keywords: *Third Party Funds, Non Performing Financing, ROA*

ABSTRAK

Azimatul Nur Ubaiyah, Analisis Pengaruh Dana Pihak Ketiga dan *Non Performing Financing* Terhadap Profitabilitas pada Bank Pembiayaan Rakyat Syariah di Indonesia Periode 2016-2020. Dibawah bimbingan Prof. Dr. Muhammad Nizarul Alim, M.Si., Ak., CA.

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dana pihak ketiga dan non performing financing terhadap profitabilitas pada bank pembiayaan rakyat Syariah di Indonesia periode 2016-2020. Penelitian ini merupakan jenis penelitian kuantitatif. Populasi dalam penelitian ini adalah laporan keuangan bank pembiayaan rakyat Syariah. Sampel dipilih menggunakan teknik *purposive sampling* dan yang diperoleh 52 sampel. Data yang dikumpulkan dengan mendapat dari laporan publikasi di otoritas jasa keuangan. Penelitian ini menggunakan model regresi linear berganda. Hasil penelitian ini membuktikan bahwa secara simultan dana pihak ketiga dan *non performing financing* berpengaruh signifikan terhadap profitabilitas (ROA), sedangkan secara parsial dana pihak ketiga berpengaruh positif terhadap profitabilitas (ROA), dan non performing financing berpengaruh negatif terhadap profitabilitas (ROA).

Kata Kunci: Dana Pihak Ketiga, *Non Performing Financing*, dan ROA