

ABSTRACT

Dewi Anggarani, 2024. The Effect of Cash Turnover and Total Asset Turnover on Net Profit Margin at PT Bank Jabar Banten Syariah Period 2013-2022. Thesis. Sharia Economics Study Program, Faculty of Islamic Religion, Siliwangi University.

Islamic banking is an institution that offers banking products in accordance with Islamic principles. Banks in their operations must pay attention to the company's cash management. The establishment of a bank is based on asset ownership. Measurement of the effectiveness of asset use can be calculated using Total Asset Turnover. In addition, the establishment of a company is to make a profit. This research is motivated by the discrepancy between theory and reality, where in theory it is said that when Cash Turnover and Total Asset Turnover increase, Net Profit Margin will increase and vice versa. This study aims to determine how Cash Turnover, Total Asset Turnover and Net Profit Margin at PT BJB Syariah for the period 2013-2022 and to find out how Cash Turnover and Total Asset Turnover affect Net Profit Margin at PT BJB Syariah for the period 2013-2022 partially and simultaneously.

This research uses quantitative methods. The data used in this study are secondary data in the form of quarterly financial reports of PT BJB Syariah for the period 2013-2022. The independent variables used are Cash Turnover and Total Asset Turnover, and the dependent variable used is Net Profit Margin. The tests carried out are by analyzing Descriptive Statistics, Classical Assumption Test and Multiple Linear Regression Analysis.

The results of this study indicate that partially Cash Turnover has a significant positive effect on Net Profit Margin with a tcount value of $3.048 > 2.026$ ttable at a significant level of $0.004 < 0.05$. Then Total Asset Turnover has a significant negative effect on Net Profit Margin with a tcount value of $-2.956 > 2.026$ ttable at a significant level of $\text{Sig} < 0.05$ or $0.005 < 0.05$. While simultaneously Cash Turnover and Total Asset Turnover have a significant positive effect on Net Profit Margin with the fcount value obtained of 13.574 and ftable of 3.25, then fcount $>$ ftable with a value of $13.574 > 3.25$.

This research is expected to add insight and knowledge and provide information to researchers and academics regarding the relationship between Cash Turnover and Total Asset Turnover on Net Profit Margin. In addition, this research is expected to provide information and input for investors and potential investors in deciding their investment through the stability of the company's net profit income level. Then the results of this study can be a reference for the public in using Islamic bank products.

Keywords: Cash Turnover, Total Asset Turnover, Net Profit Margin