

ABSTRACT

EFFECT OF OPERATING LEVERAGE, OPERATIONAL EFFICIENCY AND ASSET QUALITY ON SHARIA BANK PROFITABILITY IN INDONESIA

(Survey of Sharia Commercial Banks in Indonesia for the 2015-2022 Period)

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This research aims to find out how operating leverage, operational efficiency, asset quality, and profitability are in Islamic commercial banks in Indonesia in 2015–2022. Apart from that, to find out how partially and simultaneously operating leverage, operational efficiency, and asset quality influence the profitability of Sharia Commercial Banks in Indonesia in 2015–2022, The research method used is a quantitative research method with a descriptive approach that uses secondary data obtained through a literature review and other sources related to the research. Meanwhile, the sample selection technique uses a purposive sampling method by establishing criteria that are in line with the research. The data analysis used in this research is panel data regression using the Random Effect Model (REM). The research results show that: (1) Operating leverage partially does not affect profitability; (2) Operational efficiency partially has a significant effect on profitability; (3) Asset quality partially does not affect profitability; (4) Operating leverage, operational efficiency, and asset quality simultaneously has a significant effect on profitability.

Keywords: Operating Leverage, operational efficiency, asset quality, profitability

ABSTRAK

**PENGARUH *OPERTAING LEVERAGE*,
EFISIENSI OPERASIONAL DAN KUALITAS ASET TERHADAP
PROFITABILITAS BANK SYARIAH DI INDONESIA**
(Survei Bank Umum Syariah di Indonesia Periode 2015-2022)

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Penelitian ini bertujuan untuk mengetahui bagaimana *Operating Leverage*, Efisiensi Operasional, Kualitas Aset dan Profitabilitas pada Bank Umum Syariah di Indonesia tahun 2015-2022. Selain itu untuk mengetahui bagaimana pengaruh *Operating Leverage*, Efisiensi Operasional dan Kualitas Aset secara parsial dan simultan terhadap profitabilitas Bank Umum Syariah di Indonesia 2015-2022. Metode penelitian yang digunakan adalah metode penelitian kuantitatif dengan pendekatan deskriptif yang menggunakan data sekunder didapat melalui kajian pustaka dan sumber lain yang berkaitan dengan penelitian. Sedangkan, Teknik pemilihan sampel menggunakan metode *purposive sampling* dengan menetapkan kriteria yang sejalan dengan penelitian. Analisis data yang digunakan dalam penelitian ini adalah regresi data panel menggunakan model *Random Effect Model* (REM). Hasil penelitian menunjukkan bahwa: (1) *Operating leverage* secara parsial tidak berpengaruh terhadap profitabilitas; (2) Efisiensi operasional secara parsial berpengaruh signifikan terhadap profitabilitas; (3) Kualitas aset secara parsial tidak berpengaruh terhadap profitabilitas; (4) *Operating leverage*, efisiensi operasional dan kualitas aset berpengaruh signifikan secara simultan terhadap profitabilitas.

Kata Kunci : *Operating Leverage*, Efisiensi Operasional, Kualitas aset, Profitabilitas