

**THE INFLUENCE OF THE QUALITY OF PRODUCTIVE ASSESTS (KAP), NON PERFORMING FINANCING (NPF), OPERATIONAL COSTS AND OPERATIONAL REVENUES (BOPO) ON PROFIT GROWTH IN BANK SYARIAH MANDIRI PERIOD 2007-2016**

Name: Wahida Turrohmah

Student Number: 20130730035

This study aims to analyze the influence of Quality of Productive Assets (KAP), Non Performing Financing (NPF), Operational Costs and Operational Revenues (BOPO) on profit growth in Bank Syariah Mandiri. This research type is quantitative research by using documentation method and literature study. The analysis used in this study is multiple linear regressions with SPSS 23 which can explain the long-term and short-term relationship from each variable which is the Quality of Productive Assets, Non Performing Financing, and Operational Costs and Operational Revenues. The result of the research shows that together the dependent variable that is Profit Growth can be explained by independent variable consisting of Quality of Productive Assets, Non Performing Financing and Operational Costs and Operational Revenues with R-Square of 24.8% which means the remaining is explained by variables outside of this research model. However, partially only the variables of Non Performing Financing and Operational Costs and Operational Revenues significantly influence Profit Growth.

**Keywords:** Quality of Productive Assets, Non Performing Financing, Operational Costs and Operational Revenues, Profit Growth.

## **ABSTRAK**

*Penelitian ini bertujuan untuk menganalisis pengaruh Kualitas Aktiva Produktif (KAP), Non Performing Financing (NPF), Biaya Operasional/Pendapatan Operasional (BOPO) terhadap pertumbuhan laba di Bank Syariah Mandiri. Jenis penelitian ini adalah penelitian kuantitatif dengan menggunakan data triwulan dari tahun 2007-2016. Pengumpulan data menggunakan metode dokumentasi dan studi pustaka. Analisis yang digunakan dalam penelitian ini adalah regresi linier berganda dengan SPSS 23 dapat menjelaskan hubungan jangka panjang maupun jangka pendek dari masing-masing variabel yaitu Kualitas Aktiva Produktif, Non Performing Financing dan Biaya Operasional/Pendapatan Operasional. Hasil penelitian menunjukkan, secara bersama-sama variabel dependen yaitu Pertumbuhan Laba dapat dijelaskan oleh variabel independen yang terdiri dari Kualitas Aktiva Produktif, Non Performing Financing, Biaya Operasional dan Pendapatan Operasional dengan nilai R-square sebesar 24.8%. Berarti sisanya dijelaskan oleh variabel diluar model penelitian ini. Namun secara parsial hanya variabel Non Performing Financing dan Biaya Operasional/Pendapatan Operasional yang berpengaruh signifikan terhadap Pertumbuhan Laba.*

***Kata Kunci: Kualitas Aktiva Produktif, Non Performing Financing, Biaya Operasional/Pendapatan Operasional, Pertumbuhan Laba***