

ABSTRAK

Rahmi Yusrah Telaumbanua, NPM : 71180312156, Pengaruh Biaya Operasional Dan Pendapatan Operasional Terhadap Pencapaian Laba Di Bank Pembiayaan Rakyat Syariah Al-Wasliyah Krakatau. Dibimbing oleh Dr. H Nur M Ridha Tarigan, S.E.,M.M. sebagai pembimbing I, dan Syafrizal ,S.E.,M.M. sebagai pembimbing II, skripsi, 2022.

Rumusan pada penelitian ini adalah Bagaimana pengaruh biaya operasional dan pendapatan operasional terhadap Pencapaian Laba Di Bank Pembiayaan Rakyat Syariah Al-Wasliyah Krakatau. Tujuan dari penelitian ini adalah Untuk mengetahui pengaruh biaya operasional dan pendapatan operasional terhadap Pencapaian Laba Di Bank Pembiayaan Rakyat Syariah Al-Wasliyah Krakatau.

Teknik analisis dalam Penelitian ini merupakan penelitian deskriptif kuantitatif, teknik pengumpulan data dilakukan melalui wawancara, daftar pertanyaan, dan studi dokumentasi yang menjadi sampel dalam penelitian ini adalah nasabah sebanyak 50 orang. Variabel diukur dengan skala likert. Pengujian hipotesis menggunakan analisis regresi linear berganda melalui uji F dan uji t.

Hasil uji secara parsial, menunjukkan bahwa biaya operasional berpengaruh positif dan signifikan terhadap Pencapaian Laba Di Bank Pembiayaan Rakyat Syariah Al-Wasliyah Krakatau. Pendapatan operasional berpengaruh positif dan signifikan terhadap Pencapaian Laba Di Bank Pembiayaan Rakyat Syariah Al-Wasliyah Krakatau. Secara serempak, menunjukkan bahwa biaya operasional dan pendapatan operasional berpengaruh signifikan terhadap Pencapaian Laba Di Bank Pembiayaan Rakyat Syariah Al-Wasliyah Krakatau.

Kata kunci : Biaya Operasional, Pendapatan Operasional, Laba

ABSTRACT

Rahmi Yusrah Telaumbanua, NPM: 71180312156, The Effect of Operating Costs and Operating Income on Profit Achievement at the Islamic People's Financing Bank Al-Wasliyah Krakatau. Supervised by Dr. H Nur M Rida Tarigan, S.E., M.M. as supervisor I, and Syafrizal, S.E., M.M. as guide II.

The formulation in this study is how the influence of operational costs and operating income on the achievement of profits at the Islamic People's Financing Bank Al-Wasliyah Krakatau. The purpose of this study was to determine the effect of operating costs and operating income on the achievement of profits at the Islamic People's Financing Bank Al-Wasliyah Krakatau.

The analysis technique in this study is a quantitative descriptive study, data collection techniques were carried out through interviews, questionnaires, and documentation studies. The samples in this study were 50 customers. Variables are measured with a likret scale. Hypothesis testing using multiple linear regression analysis through F test and t test.

Partially, operational costs have a positive and significant effect on Profit Achievement at the Islamic People's Financing Bank Al-Wasliyah Krakatau. Operating income has a positive and significant effect on the achievement of profits at the Islamic People's Financing Bank Al-Wasliyah Krakatau. Simultaneously, the test results show that operational costs and operating income have a significant effect on the variables of Profit Achievement at the Islamic People's Financing Bank Al-Wasliyah Krakatau.

Keywords: Operating Costs, Operating Income, Profit