ABSTRAK
"Faktor Determinan Pertumbuhan Profitabilitas pada Asuransi Umum Syariah periode 2012-2017"

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Profitabilitas digunakan untuk mengetahui efektivitas manajemen penggunaan dana perusahaan untuk menghasilkan laba dengan harapan perusahaan akan tetap stabil dan menghasilkan keuntungan bagi perusahaan. Profitabilitas merupakan salah satu faktor penting dalam keberlangsungan berjalannya sebuah perusahaan dalam menjalankan kegiatan operasionalnya. Besar atau kecilnya profitabilitas perusahaan dipengaruhi oleh berbagai faktor, baik faktor internal maupun faktor eksternal perusahaan. Penelitian ini bertujuan untuk mengetahui faktor apa yang paling determinan dalam mempengaruhi profitabilitas perusahaan asuransi syariah dengan mempertimbangkan premi, klaim, *risk based capital* (RBC), leverage, ukuran perusahaan, inflasi, kurs, produk domestik bruto (PDB) dan indeks pembangunan manusia (IPM) sebagai variabel independen. Teknik yang digunakan dalam pengambilan sampel adalah *purposive sampling*. Metode statistik yang digunakan dalam penelitian ini adalah analisis faktor yang kemudian dilanjutkan dengan analisis regresi linier berganda dengan pengujian hipotesis uji statistik t dan uji statistik F untuk melihat pengaruh variabel yang ada dalam faktor-faktor tersebut terhadap profitabilitas. Hasil penelitian ini menunjukan bahwa terdapat lima variabel yang mempengaruhi profitabilitas perusahaan asuransi umum syariah. Profitabilitas perusahaan lebih dominan dipengaruhi oleh faktor internal perusahaan yang terdiri dari premi, klaim, leverage, dan ukuran perusahaan dibanding faktor eksternal perusahaan berupa kurs. Premi, dan ukuran perusahaan berpengaruh secara positif terhadap profitabilitas perusahaan, sedangkan klaim, leverage dan kurs berpengaruh secara negatif terhadap profitabilitas perusahaan asuransi umum syariah.

Kata kunci : Profitabilitas, Asuransi syariah, Determinan

ABSTRACT

Determinant of Profitability Growth on General Islamic Insurance Company in 2012-2017

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Profitability is used to find out about the effectiveness of fund management of a company to generate profit, expecting that the company remains stable dan profitable. Profitability is an important factor in the operational sustainability of a company. Whether profitability is high or low is influenced by various factors, either external or internal ones. This study aimed to find out about the most determinant factors that affect the profitability of general Islamic insurance company by considering premium, claim, risk based capital (RBC), leverage, company size, inflation, currency, gross domestic product (GDP), and human development index (HDI) as the independent variables. The sampling technique was purposive sampling. In addition, this study used factor analysis, followed by multiple linear regression analysis with t test and F test in order to see the effects of these variables on profitability. The results showed that there were five variables that influenced the profitability of general Islamic insurance company. In fact, internal factors had more dominant effect, namely premium, claim, leverage, and company size, compared to external factor i.e. currency. Premium and company size had positive effect on the profitability of company, while claim, leverage and currency had ngative effect on the profitability of general Islamic insurance company.

Keywords: Profitability, Islamic Insurance, Determinants

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