

Pengaruh inflasi, likuiditas, leverage, solvabilitas, dan hasil underwriting dana tabarru terhadap profitabilitas usaha asuransi syariah PT. Asuransi Jasa Indonesia periode Juni 2009- Juli 2012 = The influence of inflation, liquidity, leverage, solvency, and underwriting result of tabarru fund to takaful business profitability of PT. Asuransi Jasa Indonesia period June 2009 to July 2012 / Rika Andriyati

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Abstrak

**ABSTRAK**

Profitabilitas merupakan tujuan perusahaan agar perusahaan dapat terus hidup dan tumbuh dalam menjalankan usahanya tidak terkecuali perusahaan asuransi syariah. Kemampuan perusahaan mendapatkan keuntungan (profit) melalui return on asset dipengaruhi oleh berbagai faktor yang datang dari luar (eksternal) dan dalam (internal) perusahaan.

Dalam penelitian yang dilakukan di Unit Usaha Takaful PT. Asuransi Jasa Indonesia, faktor eksternal diukur dari inflasi dan faktor internal dilihat dari likuiditas, leverage, solvabilitas, dan hasil underwriting dana tabarru. Jenis data adalah data time series berupa laporan bulanan yang dimulai dari Juni 2009 sampai dengan Juli 2012. Pengolahan data menggunakan metode regresi linier berganda dengan variabel terikat adalah return on assets dan variabel bebas terdiri dari inflasi, likuiditas, leverage, solvabilitas, dan hasil underwriting dana tabarru.

Hasil penelitian ini menunjukkan bahwa inflasi, likuiditas, leverage, solvabilitas, dan hasil underwriting dana tabarru memiliki pengaruh pada profitabilitas perusahaan. Likuiditas dan leverage dalam penelitian ini memiliki pengaruh yang signifikan dan memiliki hubungan negatif terhadap return on asset.

**ABSTRACT**

Profitability is the companies target, thus the company could keep running its business and keep growing to conducting their business including takaful companies. Company's ability to earn profit through return on assets affected by various factors that come from external and internal company.

The research on takaful business unit of PT. Asuransi Jasa Indonesia, external factor measured by inflation and internal factor measured by liquidity, leverage, solvency and underwriting results of tabarru funds. Type of data is time series taken from monthly financial report from June 2009 up to July 2012. Research methodology is multiple linear regression with return on assets as dependent variable and Independent variables consisted of inflation, liquidity, leverage, solvency and underwriting results of tabarru funds.

The results of this study finds that inflation, liquidity, leverage, solvency and underwriting results of tabarru fund statistically significant influence the profitability of the company. Liquidity and leverage in this model statistically significant and negatively related to the return on assets.