

ABSTRAK

Rizky Wildanie Rahman. 2024, Pengaruh Kontribusi Peserta Dan Investasi Terhadap Profitabilitas Perusahaan Asuransi Full Syariah Yang Terdaftar di OJK (Otoritas Jasa Keuangan) Periode 2016-2023. Skripsi, Program Studi Asuransi Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing; Dr Ilham Akbar, S.H, M.Kn.

Kata Kunci: Kontribusi Peserta, Investasi, Profitabilitas

Dalam setiap perusahaan, laba dianggap sebagai kemampuan perusahaan dalam melakukan pengelolaan perusahaan secara umum, khususnya pada perusahaan asuransi, Karena dapat mencerminkan manajemen risiko yang dilakukan perusahaan. Perusahaan asuransi harus mempunyai posisi atau kinerja keuangan yang baik dan menyatakan laporan keuangan yang wajar sehingga dapat meningkatkan keuntungan atau keuntungan yang diperoleh perusahaan itu sendiri.

Penelitian ini merupakan jenis penelitian data sekunder dengan menggunakan pendekatan deskriptif kuantitatif. Objek dalam penelitian ini adalah pengaruh kontribusi peserta dan investasi. Populasi dan sampel pada penelitian ini adalah laporan keuangan perusahaan asuransi full syariah berjumlah 4 perusahaan dan 32 data laporan keuangan. Pengambilan data menggunakan analisis statistic deskriptif, uji regresi linier berganda, uji persyaratan meliputi uji normalitas, uji asumsi klasik meliputi uji heteroskedastisitas, uji autokorelasi, uji multikolonieritas, uji hipotesis meliputi uji f, uji t, dan koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa secara parsial kontribusi peserta berpengaruh positif sebesar 6.664 dan investasi berpengaruh positif sebesar 2.427 terhadap profitabilitas Perusahaan asuransi full syariah yang terdaftar di OJK dan hasil penelitian uji simultan kontribusi peserta dan investasi berpengaruh positif sebesar 28.560 terhadap profitabilitas Perusahaan asuransi full syariah yang terdaftar di OJK dan berdasarkan uji koefisien determinasi profitabilitas Perusahaan dipengaruhi oleh premi dan investasi sebesar 66,3%.

ABSTRACT

Rizky Wildanie Rahman. 2024, The Participant Contribution and Investments on the Profitability of Fully Sharia Insurance Companies Registered with the OJK (Financial Services Authority) for the 2016-2023 Period. Thesis, Sharia Insurance Study Program, Faculty of Islamic Economics and Business. Mentor; Dr Ilham Akbar, S.H, M.Kn.

Key Word : Participant Contribution, Investment and Profitability

In every company, profit is considered as the company's ability to manage the company in general, especially in insurance companies, because it can reflect the risk management carried out by the company. Insurance companies must have a good financial position or performance and declare reasonable financial reports so that they can increase the profits or profits obtained by the company itself.

This research is a type of secondary data research using a quantitative descriptive approach. The object of this research is the participant contribution and investment. The population and sample in this study were the financial reports of 4 full sharia insurance companies and 32 financial report data. Data collection uses descriptive statistical analysis, multiple linear regression tests, test requirements including normality tests, classical assumption tests including heteroscedasticity tests, autocorrelation tests, multicollinearity tests, hypothesis tests including f tests, t tests, and coefficient of determination.

The results of this research show that partially participant contribution have a positive effect of 6,664 and investment has a positive effect of 2,427 on the profitability of full sharia insurance companies registered with the OJK and the results of the simultaneous test research results of participant contribution and investments have a positive effect of 28,560 on the profitability of full sharia insurance companies registered with the OJK and based on the coefficient of determination test, the company's profitability is influenced by premiums and investment by 66.3%.