ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh pembiayaan bagi hasil, pembiayaan jual beli terhadap kinerja bank dengan *non performing financing* sebagai variabel *intervening* pada Bank Umum Syariah periode 2016-2019. Metode pengumpulan data dalam penelitian ini menggunakan metode dokumentasi yaitu mendokumenter laporan keuangan Bank Umum Syariah di Indonesia periode 2016-2019. Populasi yang digunakan dalam penelitian ini adalah seluruh Bank Umum Syariah periode 2016-2019. Sampel dalam penelitian ditetapkan dengan menggunakan metode *purposive sampling*, sehingga sampel penelitian yang didapatkan 9 Bank Umum Syariah dalam kurun waktu 4 tahun (2016-2019). Pengujian data dan hipotesis menggunakan metode analisis regresi berganda dengan bantuan program SPSS (*Statistical Package For Social Sciences*) ver.24. Hasil penelitian menunjukkan bahwa hipotesis pertama (H1) menyatakan pembiayaan bagi hasil tidak berpengaruh dan signifikan terhadap *non performing financing* (NPF). Hipotesis kedua (H2) menyatakan bahwa pembiayaan jual beli tidak berpengaruh dan signifikan terhadap *non performing financing* (NPF). Hipotesis ketiga (H3) menyatakan bahwa pembiayaan bagi hasil berpengaruh negatif dan signifikan terhadap ROA. Hipotesis keempat (H4) menyatakan bahwa pembiayaan jual beli berpengaruh positif dan signifikan terhadap *return on asset* (ROA). Hipotesis kelima (H5) menyatakan bahwa *non performing financing* (NPF) berpengaruh negatif dan signifikan terhadap *return on asset* (ROA). Hipotesis keenam (H6) menyatakan bahwa pembiayaan bagi hasil tidak berpengaruh secara langsung terhadap *return on asset* (ROA) melalui *non performing financing* (NPF). Hipotesis ketujuh (H7) menyatakan bahwa pembiayaan jual beli berpengaruh secara langsung terhadap *return on asset* (ROA) melalui *non performing financing* (NPF).

Kata Kunci : pembiayaan bagi hasil, pembiayaan jual beli, non performing financing, dan return on asset.

ABSTRAK

This study aims to examine the effect of equity financing, debt financing of the bank performance with non performing financing as an intervening variable of Islamic Commercial Banks for the period 2016-2019. The data collection method in this study uses the documentation method, namely documenting the financial reports of Islamic Commercial Banks in Indonesia for the period 2016-2019. The population used in this study is all Islamic Commercial Banks for the period 2016-2019. The sample in the study is using a purposive sampling method, so that the research sample obtained is 9 Islamic Commercial Banks within a period of 4 years (2016-2019). Testing data and hypotheses use multiple regression analysis methods with the help of the SPSS (Statistical Package for Social Sciences) ver.24 program. The results show that the first hypothesis (H1) states that equity financing has not effect and significant of non performing financing (NPF). The second hypothesis (H2) states that debt financing has not effect and significant of non performing financing (NPF). The third hypothesis (H3) states that equity financing has negative effect and significant of return on asset (ROA). The forth hypothesis (H4) states that debt financing has positive effect and significant of return on asset (ROA). The fifth hypothesis (H5) states that non performing financing (NPF) has negative effect and significant of return on asset (ROA). The sixth hypothesis (H6) states equity financing has no direct effect on asset returns (ROA) through non-performing financing (NPF). The seventh hypothesis (H7) states that debt financing has a direct effect on asset returns (ROA) through non-performing financing (NPF).

Keyword *: equity financing, debt financing, non performing financing, and return on asset.*