

ABSTRAK

Pengaruh Pembiayaan Bagi Hasil, *Financing to Deposit Ratio* (FDR), dan *Non Performing Financing* (NPF) Terhadap Profitabilitas Bank Umum Syariah Indonesia

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Penelitian ini memiliki tujuan untuk mengetahui pengaruh Pembiayaan Bagi Hasil, *Financing to Deposit Ratio* (FDR), dan *Non Performing Financing* (NPF) terhadap Profitabilitas karena terjadinya beberapa kesimpangan pada teori dan masih ada rasio pada variabel yang tidak sesuai dengan standar sehingga diperlukan adanya penelitian ini.

Jenis penelitian ini adalah kuantitatif dengan menggunakan data sekunder. Populasi penelitian ini adalah Bank Umum Syariah di Indonesia dan terdapat 9 sampel yang dipilih menggunakan metode *purposive sampling*. Teknik analisis data yang digunakan adalah statistik deskriptif, uji regresi data panel, uji asumsi klasik, uji hipotesis dan koefisien determinasi dengan menggunakan aplikasi Eviews 12.

Hasil dari penelitian ini menunjukkan bahwa secara parsial variabel Pembiayaan Bagi Hasil tidak berpengaruh terhadap Profitabilitas Bank Umum Syariah Indonesia, variabel *Financing to Deposit Ratio* (FDR) berpengaruh secara signifikan terhadap Profitabilitas Bank Umum Syariah Indonesia, variabel *Non Performing Financing* (NPF) tidak berpengaruh terhadap Profitabilitas Bank Umum Syariah Indonesia, dan secara simultan Pembiayaan Bagi Hasil, *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF) berpengaruh secara signifikan terhadap Profitabilitas Bank Umum Syariah Indonesia.

Kata Kunci : Pembiayaan Bagi Hasil, *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), Profitabilitas

ABSTRACT

The Effect of Profit Sharing Financing to Deposit Ratio (FDR), and Non Performing Financing (NPF) on Profitability Sharia Commercial Bank Indonesia

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This research aims to determine the effect of Profit Sharing Financing, Financing to Deposit Ratio (FDR), and Non Performing Financing (NPF) on Profitability because there are several deviations in theory and there are still ratios in variables that are not in accordance with standards so this research is needed.

This type of research is quantitative using secondary data. The population of this research is Sharia Commercial Banks in Indonesia and there are 9 samples selected using the purposive sampling method. The data analysis techniques used are descriptive statistics, panel data regression test, classical assumption test, hypothesis test and coefficient of determination using the Eviews 12 application.

The results of this research show that partially the Profit Sharing Financing variable has no effect on the Profitability of Indonesian Sharia Commercial Banks, the Financing to Deposit Ratio (FDR) variable has a significant effect on the Profitability of Indonesian Sharia Commercial Banks, the Non Performing Financing (NPF) variable has no effect on Profitability Indonesian Sharia Commercial Banks, and simultaneously Profit Sharing Financing, Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) have a significant effect on the Profitability of Indonesian Sharia Commercial Banks.

Keywords : Profit Sharing Financing, Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Profitability