

ABSTRAK

Tujuan dalam penelitian ini adalah untuk mendeskripsikan dan menganalisis faktor-faktor yang mempengaruhi *sustainability* bank umum syariah. Populasi dalam penelitian ini adalah seluruh Bank Umum Syariah (BUS) di Indonesia yang terdaftar di Otoritas Jasa Keuangan (OJK) sedangkan sampel yang diambil sebanyak 5 bank umum syariah dengan total 100 data. Jenis penelitian yang digunakan adalah *explanatory research* dan statistik deskriptif serta analisis regresi data panel menggunakan program EViews 9. Berdasarkan hasil analisis data dapat disimpulkan bahwa variabel *human capital development*, proporsi pembiayaan murabahah dan *financial capital* tidak berpengaruh terhadap *sustainability* bank umum syariah. Sedangkan variabel *Islamic corporate governance* memperkuat pengaruh proporsi pembiayaan murabahah terhadap *sustainability* bank umum syariah.

Kata Kunci : *Sustainability BUS, Human Capital Development, Proporsi Pembiayaan Murabahah, Financial Capital, Islamic Corporate Governance.*

ABSTRACT

This study aims to describe and analyze factors influenced the sustainability of sharia commercial banks. The population in this study are all Sharia Commercial Banks (BUS) in Indonesia that are registered with the Financial Services Authority (OJK) while the samples taken are 5 Islamic commercial banks with a total of 100 data. The type of research used is explanatory research and descriptive statistics and panel data regression analysis using EViews 9 program. Based on the results of data analysis, it can be concluded that the variable human capital development, the proportion of murabahah financing and financial capital does not affect the sustainability of sharia commercial banks. While the Islamic corporate governance variable strengthens the influence of the proportion of murabahah financing towards the sustainability of sharia commercial banks.

Keywords: Sustainability BUS, Human Capital Development, Proportion of Murabahah Financing, Financial Capital, Islamic Corporate Governance.