

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pembiayaan Bagi Hasil, Pembiayaan Jual Beli, *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) dalam laporan tahunan terhadap profitabilitas.

Populasi dan sampel pada penelitian ini adalah laporan keuangan perbankan syariah periode 2015-2019 yang terdaftar di OJK. Tekning sampling dalam penelitian ini menggunakan *purposive sampling*. Analisa data menggunakan analisis deskriptif kuantitatif dengan pendekatan statistik melalui uji regresi linear berganda, Uji T dan Uji hipotesis F penelitian. Hasil penelitian dapat dijelaskan bahwa Pembiayaan Bagi Hasil, Pembiayaan Jual Beli, *Financing to Deposit Ratio* (FDR) , *Non Performing Financing* (NPF) dan *Capital Adequacy Ratio* (CAR) secara simultan berpengaruh terhadap profitabilitas.

Dari hasil analisis data dapat disimpulkan bahwa secara parsial bahwa pembiayaan jual beli dan *Capital Adequacy Ratio* (CAR) memiliki pengaruh terhadap profitabilitas. Sedangkan pembiayaan bagi hasil, *Financing to Deposit Ratio* (FDR) dan *Non Performing Financing* (NPF) tidak berpengaruh terhadap profitabilitas.

Kata kunci : Pembiayaan Bagi Hasil, Pembiayaan Jual Beli, *Financing to Deposit Ratio* (FDR) , *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), profitabilitas

ABSTRACT

The research aims to determine the extent of profit-sharing financing, sell-buy financing, Financing to Deposit Ratio (FDR) , Non Performing Financing (NPF) dan Capital Adequacy Ratio (CAR) effect that is published in annual report to profitability.

Population dan sample in this research is financial report of syariah banking period 2015-2019 at reporting on OJK. Sampling technique in this research use purposive sampling. Data Analysis using quantitative descriptive analysis with statistical approach through multiple linear regression test, T Test and Test hypothesis F research. The results can be explained simultaneously to profit-sharing financing, sell-buy financing, Financing to Deposit Ratio (FDR) , Non Performing Financing (NPF) dan Capital Adequacy Ratio (CAR) significant effect on profitability.

Even so, the value of coefficients of the variable sell-buy financing and capital adequacy ratio (CAR) are in line with the theory. Profit-sharing financing, Financing to Deposit Ratio (FDR) , Non Performing Financing (NPF) shows that there is no match between the theory and the results obtained.

Keyword : *profit-sharing financing, sell-buy financing, Financing to Deposit Ratio (FDR) , Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), profitability*