

ABSTRAK

Penelitian ini bertujuan untuk memberikan bukti empiris tentang bagaimana Bank Umum Syariah yang terdaftar di Bank Indonesia mampu mengungkapkan tingkat profitabilitas.

Penelitian ini menggunakan jenis pendekatan deskriptif kuantitatif. Data berupa data sekunder yang diperoleh dari laporan keuangan tahunan bank yang dipublikasikan oleh OJK serta masing-masing website Bank. Menggunakan 11 sampel Bank Umum Syariah yang terdaftar di Bank Indonesia pada tahun 2013-2018. Populasi penelitian ini adalah 11 Bank Umum Syariah yang terdaftar di Bank Indonesia. Metode pengambilan sampel menggunakan *sensus sampling*, yaitu pengambilan sampling berdasarkan kriteria penelitian. Dari 11 Bank Umum Syariah terdapat 11 sampel bank yang memenuhi kriteria.

Hasil penelitian ini menghasilkan pembiayaan jual beli berpengaruh positif signifikan, pembiayaan bagi hasil berpengaruh positif signifikan, NPF berpengaruh negative signifikan, CAR berpengaruh positif tidak signifikan, dan FDR berpengaruh negative tidak signifikan terhadap profitabilitas bank umum syariah di Indonesia.

Kata Kunci : Pembiayaan Jual Beli, Pembiayaan Bagi Hasil, *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR) DAN *Financing To Deposit Ratio* (FDR)

ABSTRACT

This study aims to provide empirical evidence about how Sharia Commercial Banks registered at Bank Indonesia are able to disclose the level of profitability.

This research uses a quantitative descriptive approach. Data in the form of secondary data obtained from the bank's annual financial statements published by the FSA and each of the Bank's website. Using 11 samples of Sharia Commercial Banks registered at Bank Indonesia in 2013-2018. The population of this study is 11 Sharia Commercial Banks registered at Bank Indonesia. The sampling method uses census sampling, which is sampling based on research criteria. From 11 Sharia Commercial Banks, there are 11 sample banks that meet the criteria.

The results of the study resulted in the sale and purchase financing significant positive effect, profit sharing financing had a significant positive effect, NPF had a significant negative effect, CAR had a significant positive effect, and FDR had no significant negative effect on the profitability of Islamic banks in Indonesia.

Keywords : Sales and Purchase Financing, Profit Sharing Financing, Non Performing Financing (NPF), Capital Adequacy Ratio (CAR) AND Financing To Deposit Ratio (FDR)