

## ABSTRAK

Penelitian ini diimplikasikan untuk mengetahui mengenai bagaimana pengaruh pembiayaan bagi hasil *mudharabah*, *musyarakah* dan *murabahah* dengan moderasi *non performing financing* terhadap kinerja keuangan Bank Umum Syariah di Indonesia. populasi pada penelitian ini adalah Bank Umum Syariah yang sudah terdaftar di Bank Indonesia selama periode tahun 2013-2019. Berdasarkan pada hasil analisis sampel yang dilakukan, peneliti memperoleh data 9 Bank Umum Syariah yang sesuai dengan ketentuan studi. Hasil analisis penelitian mengkonklusikan bahwa pembiayaan *mudharabah* berpengaruh negatif dan signifikan terhadap nilai *return on asset*. Pembiayaan *musyarakah* berpengaruh negatif dan signifikan terhadap nilai *return on asset*. Pembiayaan *murabahah* berpengaruh positif dan signifikan terhadap nilai *return on asset*. *Non Performing Financing* mampu memperkuat pengaruh negatif dari pembiayaan *murabahah* terhadap nilai *return on asset*. *Non Performing Financing* NPF mampu memperkuat pengaruh negatif dari pembiayaan *musyarakah* terhadap nilai *return on asset*. *Non Performing Financing* NPF mampu memperlemah pengaruh positif dari pembiayaan *murabahah* terhadap nilai *return on asset*.

**Kata Kunci:** *Mudharabah, Musyarakah, Murabahah, Non Performing Financing, Return on Asset*



## ABSTRACT

*This research is implied to find out about how the influence of profit sharing financing for mudharabah, musyarakah and murabahah with moderation of non-performing financing on the financial performance of Islamic Commercial Banks in Indonesia. The population in this study are Islamic Commercial Banks that have been registered with Bank Indonesia during the period 2013-2019. Based on the results of the sample analysis carried out, the researcher obtained data on 9 Islamic Commercial Banks in accordance with the provisions of the study. The results of the research analysis conclude that mudharabah financing has a negative and significant effect on the value of return on assets. Musyarakah financing has a negative and significant effect on the value of return on assets. Murabahah financing has a positive and significant effect on the value of return on assets. Non Performing Financing is able to strengthen the negative effect of murabahah financing on the value of return on assets. Non Performing Financing NPF is able to strengthen the negative effect of musharaka financing on the value of return on assets. Non Performing Financing NPF is able to weaken the positive effect of murabahah financing on the value of return on assets*

**Keywords:** *Mudharabah, Musharaka, Murabahah, Non Performing Financing, Return on Assets*

