

ABSTRAK

Penelitian ini dibuat bertujuan untuk menguji dan menganalisis pengaruh pembiayaan jual beli, pembiayaan bagi hasil, *non performing financing* dan *intellectual capital* terhadap kinerja keuangan bank syariah yang diproksikan dengan profitabilitas dengan alat ukur *return on asset*.

Populasi dalam penelitian ini adalah bank umum syariah yang terdaftar pada Otoritas Jasa Keuangan selama periode 2013-2017. Dengan menggunakan metode *purposive sampling*, 10 bank umum syariah terpilih sesuai dengan kriteria yang dibutuhkan. Penelitian ini termasuk jenis penelitian kuantitatif yang mana menggunakan laporan keuangan tahunan yang diterbitkan pada website resmi masing-masing bank umum syariah sebagai data. Teknis analisis yang digunakan pada penelitian ini adalah dengan analisis regresi linier berganda dan diolah dengan SPSS versi 23.

Hasil regresi menunjukkan bahwa pembiayaan jual beli berpengaruh positif terhadap kinerja keuangan, pembiayaan bagi hasil berpengaruh negatif terhadap kinerja keuangan, *non performing financing* berpengaruh negatif terhadap kinerja keuangan dan *intellectual capital* berpengaruh positif terhadap kinerja keuangan.

Kata Kunci: pembiayaan jual beli, pembiayaan bagi hasil, *non performing financing*, *intellectual capital*, *return on asset*.

ABSTRACT

This research aimed to examine and analyze the effect of financing of buying and selling, profit sharing, non performing financing and intellectual capital on the financial performance at sharia bank which referred to profitability with the return on asset as the instrument.

The population was General Sharia Bank which was listed on Financial Authority Service 2013-2017. While, the sampling collection technique used purposive sampling. Moreover, there were ten general sharia bank. Furthermore, the research was quantitative. For the data, it used annual financial statement which were published at the official website in every general sharia banks. Furthermore, the data analysis technique used multiple linier regressions analysis with SPSS version 23.

The research result, form regression, concluded financing of buying and selling had positive effect on the financial performance. On the other hand, the financing of profit sharing had negative effect on the financial performance. Likewise, non performing financing had negative effect on the financial performance. Unlike non performing financing, the intellectual capital had positive effect on the financial performance.

Keywords: financing of buying and selling, financing of profit sharing, non performing financing, intellectual capital, return on asset.

