INTISARI

Penelitian ini bertujuan untuk melihat pengaruh kinerja keuangan yang diprosikan dengan pola jual beli, pola bagi hasil dan sewa, yang di ukur dengan profitabilitas pada perbankan yang terdaftar di Bursa Efek Indonesia (BEI). Sebagai lembaga yang penting dalam perekonomian maka diperlukan pengawasa kinerja yang baik oleh regulator perbankan. Data laporan keuangan diperoleh dari (BEI) mulai dari triwulan I hingga triwulan IV pada tahun 2010-2014. Metode pengambilan sampel menggunakan metode proposive sampling. Variabel dependen dalam penelitian ini yaitu profitabilitas, sedangkan variabel independen dalam penelitian ini yaitu mudharabah, musyarakah, murabahah, istisnha, dan ijarah.

Metode statistik yang digunakan untuk menganalisis kinerja keuangan terhadap profitabilitas adalah pengelolaan data serta analisis deskriptif. Pengujian kualitas data menunjukkan bahwa data berealisasi normal. Pengujian asumsi klasik menunjukkan bahwa adanya hubungan linear antar variabel independen dalam model regresi. Pengujian juga dilakukan dengan menggunakan goodness of fit menunjukkan bahwa mudharabah, musyarakah, muarabahah, istisnha, dan ijarah merupakan variabel penjelas dari profitabilitas. Hasil pengujian hipotesis menunjukkan bahwa variabel mudharabah berpengaruh signifikan terhadap profitabilitas, sedangkan variabel musyarakah, muarabahah, istisnha, dan ijarah tidak berpengaruh signifikan terhadap profitabilitas.

Kata-Kata Kunci : Bagi hasil, Jual beli, Sewa, dan Profitabilitas.

ABSTRACT

This research is meant to see the influence of financial performance which is proxy by buy and sell patterns, profit sharing and rent patterns which are measured by using profitability on banking which are listed in Indonesia Stock Exchange (BEI). As an important institution in the economic matters, a proper performance supervisory by banking regulator is required. The financial statement data has been retrieved from (IDX) which is begun from 1st quarter to 4th quarter in 2010-2014 periods. The sample collection method has been carried out by using purposive sampling method. Profitability is the dependent variable in this research whereas mudharabah, musyarakah, murabahah, istisnha, and ijarah are the independent variables.

The statistic methods which have been applied in this research in order to analyze the financial statement to the profitability are data processing and descriptive analysis. The examination of data quality shows that the data is normally realized. The classic assumption test shows the linear correlation among independent variables in the regression model. The examination which has been done by using goodness of fit test shows that mudharabah, musyarakah, muarabahah, istisnha, and ijarah are the explanatory variables of profitability. The result of hypothesis test shows that the variable of mudharabah has significant inflluence to the profitability, meanwhile the variables of musyarakah, muarabahah, istisnha, and ijarah does not have any significant influence to the profitability.

Keywords: profit sharing, buy and sell, rent, and profitability.