

**KEMENTRIAN RISET TEKNOLOGI DAN PENDIDIKAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI ISLAM
DAFTAR NO. :**

**ABSTRAK
SKRIPSI SARJANA EKONOMI ISLAM**

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TAHUN PENYUSUNAN : 2019/2020**

JUDUL:

Pengaruh Pembiayaan Dengan Variabel Intervening Non Performing Financing (NPF) Terhadap Profitabilitas Bank Syariah di Indonesia Periode 2013-2018

ISI:

Penelitian ini bertujuan untuk mengetahui pengaruh pembiayaan terhadap *Non Performing Financing* (NPF), pengaruh *Non Performing Financing* (NPF) terhadap profitabilitas, dan pengaruh pembiayaan terhadap profitabilitas melalui variabel intervening *Non Performing Financing* (NPF) pada Bank Umum Syariah (BUS) di Indonesia. Pendekatan yang digunakan adalah pendekatan kuantitatif dengan menggunakan teknik analisis jalur atau *path analysis*. Sampel yang digunakan dalam penelitian ini adalah data keuangan BUS periode Januari 2013 hingga Desember 2018. Data diambil dari statistik perbankan syariah yang diterbitkan oleh Bank Indonesia dan Otoritas Jasa Keuangan yang berjumlah 72 data.

Hasil penelitian ini menunjukkan bahwa pembiayaan berpengaruh negatif signifikan terhadap *Non Performing Financing* (NPF), pembiayaan tidak berpengaruh signifikan terhadap profitabilitas (ROA), *Non Performing Financing* (NPF) berpengaruh negatif signifikan terhadap profitabilitas (ROA). Variabel *Non Performing Financing* (NPF) sebagai variabel *intervening* memediasi antara variabel pembiayaan terhadap profitabilitas.

Kata Kunci : Pembiayaan, *Non Performing Financing* (NPF), *Return On Assets* (Profitabilitas)

**THE MINISTRY OF EDUCATION AND CULTURE FACULTY OF
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**STUDY PROGRAM : ISLAMIC ECONOMICS
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**ABSTRACT
THESIS OF ISLAMIC ECONOMY BACHELOR**

**NAME : BAGUS IMAN NARENDRA
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YEAR OF WRITING : 2019/2020**

TITLE:

The Effect of Financing With Intervening Non Performing Financing (NPF) variables On The Profitability Of Islamic Banks In Indonesian for The Period 2013-2018

CONTENTS:

This research aims to know the effect of financing on Non Performing Financing (NPF), the effect of Non Performing Financing (NPF) on profitability, and the effect of financing on profitability through intervening Non Performing Financing (NPF) variables in Islamic Commercial Banks in Indonesia. The approach used is a quantitative approach using analytical techniques *path analysis*. The sample used in this research is the financial data of Islamic banks in the period January 2013 to December 2018. The data is taken from sharia banking statistics published by Bank Indonesia and the Financial Services Authority, totaling 72 data.

The results of this research indicate that financing has a significant negative effect on Non Performing Financing (NPF), financing does not significantly influence profitability (ROA), *Non Performing Financing (NPF) has a significant negative effect on profitability (ROA)*. Non Performing Financing (NPF) as an intervening variable mediates between financing variables and profitability.

Keywords: Financing, Non Performing Financing (NPF), Return On Assets (Profitability)