

## INTISARI

Pengaruh *Non Performing Financing* terhadap *Return On Assets* bank syariah di Indonesia. Tujuan penelitian ini untuk mengetahui pengaruh tingkat risiko pembiayaan *Murabahah* dan pembiayaan *Musyarakah* terhadap profitabilitas bank syariah. Penelitian ini menggunakan metode analisis regresi linier berganda melalui pendekatan kuantitatif dan *pooling* data dengan sampel 6 bank umum syariah di Indonesia periode 2010-2014. Hasil penelitian menunjukkan bahwa kemampuan pembiayaan *Murabahah* dan pembiayaan *Musyarakah* berpengaruh terhadap profitabilitas bank syariah sebesar 46,19%, sisanya dipengaruhi oleh variabel lain di luar model. Pembiayaan *Murabahah* berpengaruh negatif dan signifikan terhadap profitabilitas bank syariah, sedangkan pembiayaan *Musyarakah* berpengaruh positif dan signifikan terhadap profitabilitas bank syariah. Secara simultan pembiayaan *Murabahah* dan pembiayaan *Musyarakah* berpengaruh terhadap profitabilitas bank.

Kata kunci : Pembiayaan *Murabahah*, Pembiayaan *Musyarakah*, *Non Performing Financing* (NPF), *Return On Asset* (ROA)

## **ABSTRACT**

*Effect of Non-Performing Financing on Return On Assets of Islamic banks in Indonesia. The purpose of this study is to determine the effect of the level of financing risk Murabaha and Musharaka financing on the profitability of Islamic banks. This study uses multiple linear regression analysis with a quantitative approach and pooling the data with samples 6 Islamic banks in Indonesia 2010-2014. The results showed that the ability of financing Murabaha and Musharaka financing affect the profitability of Islamic banks amounted to 46.19%, the rest is influenced by other variables outside the model. Murabaha financing and significant negative effect on the profitability of Islamic banks, while financing Musharaka positive and significant impact on the profitability of Islamic banks. Simultaneously financing Murabaha and Musharaka financing affect the profitability of banks.*

*Keywords: Financing Murabaha, Musharaka financing, Non Performing Financing (NPF), Return on Assets (ROA)*