ABSTRAK

Wafik, (2024). Pengaruh Pembiayaan Jual Beli, Pembiayaan Bagi Hasil dan *Non Performing Financing* Terhadap Kinerja Keuangan Bank Umum Syariah Yang Terdaftar Di Bursa Efek Indonesia (BEI) Periode 2019-2022.

Pembimbing : Khadijah Ath Thahirah.

Penelitian ini bertujuan untuk menguji pengaruh pembiayaan jual beli, pembiayaan bagi hasil dan *non performing financing* terhadap kinerja keuangan bank umum Syariah. Populasi dari penelitian ini adalah perusahaan dalam bidang Perbankan Syariah yang terdaftar dibursa efek Indonesia (BEI) periode 2018-2022. Teknik pengambilan sampel yang digunakan adalah purposive sampling. Jumlah Bank Umum Syariah yang dijadikan sampel dalam penelitian ini adalah 11 Bank Umum Syariah. Alat uji yang digunakan dalam penelitian ini adalah SPSS 21.

Temuan dalam penelitian ini menunjukkan bahwa : (1) H0 di terima dan H1 di tolak yang berarti Pembiayaan Jual Beli tidak berpengaruh terhadap kinerja keuangan ROA (Y) Bank Umum Syariah periode 2018-2022. (2) H0 ditterima dan H1 ditolak yang berarti Pembiayaan Bagi Hasil tidak berpengaruh terhadap kinerja keuangan ROA (Y) Bank Umum Syariah periode 2018-2022. (3) H0 diterima dan H1 ditolak yang berarti *Non Performing Financing* tidak bepengaruh terhadap kinerja keuangan ROA (Y) Bank Umum Syariah periode 2018-2022.

Kata kunci: pembiayaan jual beli; Pembiayan bagi hasil; *Non performing financing*; kinerja keuangan bank umum syariah.

ABSTRACT

Wafik, (2024). The Influence of Buying and Selling Financing, Profit Sharing Financing and Non-Performing Financing on the Financial Performance of Sharia Commercial Banks Listed on the Indonesian Stock Exchange (BEI) for the 2019-2022 Period.
Supervisor: Khadijah Ath Thahirah.

This research aims to examine the influence of buying and selling financing, profit sharing financing and non-performing financing on the financial performance of Sharia commercial banks. The population of this research are companies in the Sharia Banking sector that are listed on the Indonesian Stock Exchange (BEI) for the 2018-2022 period. The sampling technique used was purposive sampling. The number of Sharia Commercial Banks sampled in this research was 11 Sharia Commercial Banks. The test tool used in this research is SPSS 21.

The findings in this research show that: (1) H0 is accepted and H1 is rejected, which means that Buying and Selling Financing has no effect on the financial performance of ROA (Y) of Sharia Commercial Banks for the 2018-2022 period. (2) H0 is accepted and H1 is rejected, which means Profit Sharing Financing has no effect on the financial performance of ROA (Y) of Sharia Commercial Banks for the 2018-2022 period. (3) H0 is accepted and H1 is rejected, which means that Non-Performing Financing has no influence on the financial performance of ROA (Y) of Sharia Commercial Banks for the 2018-2022 period.

Key words: buying and selling financing; Profit sharing financing; Non-performing financing; financial performance of Islamic commercial banks.