

ABSTRAK

ELFRINAWATI ZAGOTO. NIM 2019156013. Penelitian ini dilakukan dengan tujuan untuk memperoleh bukti empiris Pengaruh Pembiayaan Jual Beli, Pembiayaan Sewa-Menyewa dan *Non-Performing Financing* (NPF) Terhadap Profitabilitas Bank Muamalat Periode 2016-2020. Penelitian ini dilakukan dengan pendekatan kuantitatif, yaitu penelitian yang lebih menitikberatkan pada pengujian hipotesis. Data pada penelitian ini diperoleh melalui website resmi Otoritas Jasa Keuangan dan Laporan Keuangan Bank muamalat periode 2016-2020. Selanjutnya data diolah dengan analisis regresi linear berganda menggunakan program aplikasi *Eviews* 9.5 dan *Microsoft Excel*. Hasil penelitian menunjukkan bahwa pembiayaan jual beli berpengaruh positif dan signifikan secara parsial terhadap profitabilitas yang diukur dengan *Return On Asset* (ROA), pembiayaan sewa-menyewa tidak berpengaruh secara signifikan terhadap *Return On Asset* (ROA) dan *non-performing financing* memiliki pengaruh yang signifikan terhadap kinerja keuangan yang diukur dengan *Return On Asset* (ROA).

Kata kunci: Profitabilitas, Pembiayaan Jual Beli, Pembiayaan Sewa-Menyewa, NPF

ABSTRACT

ELFRINAWATI ZAGOTO. NIM 2019156013. This research aims to obtain empirical evidence on the effect of financing through buying and selling, financing through leasing, and non-performing financing (NPF) on the profitability of Bank Muamalat during the period of 2016-2020. This study employs a quantitative approach, which emphasizes hypothesis testing. The data for this research is obtained from the official website of the Financial Services Authority and the financial statements of Bank Muamalat during the period of 2016-2020. Furthermore, the data is analyzed using multiple linear regression analysis using Eviews 9.5 and Microsoft Excel. The results of the research show that financing through buying and selling has a positive and significant partial effect on profitability as measured by Return On Asset (ROA), financing through leasing has no significant effect on Return On Asset (ROA), and non-performing financing has a significant effect on financial performance as measured by Return On Asset (ROA).

Keywords: Profitability, Financing Through Buying and Selling, Financing Through Leasing, NPF

