

ABSTRACT

Wildan Hidayatur Rahman, *An Analysis of the Effect of Buying and Selling Financing, Profit Sharing Financing, Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR) on Profitability during COVID-19 Pandemic (Study on Islamic Commercial Banks in Indonesia Registered at OJK)*. Supervisor : Dr. Rita Yuliana, SE., MSA., Ak., CA.

This study aimed to analyze the influence of buying and selling financing, profit sharing financing, non performing financing (NPF) and financing to deposit ratio (FDR) on profitability. The study used a quantitative research. The populations in this study were all Islamic commercial bank in Indonesia registered at OJK in 2020. The sampling technique in this study used purposive sampling and analysis techniques used multiple linear regressions which were processed using SPSS 25. The samples used were 11 Islamic commercial bank in Indonesia which had been selected following the required indicators. The results showed that variables of , buying and selling financing, profit sharing financing, non performing financing (NPF) and financing to deposit ratio (FDR) affect on profitability during COVID-19 pandemic.

Keywords: *profitability, buying and selling financing, profit sharing financing, non performing financing (NPF) and financing to deposit ratio (FDR)*

ABSTRAK

Wildan Hidayatur Rahman, Analisis Pengaruh Pembiayaan Jual Beli, Pembiayaan Bagi Hasil, *Non Performing Financing* (NPF) dan *Financing to Deposit Ratio* (FDR) Terhadap Profitabilitas Pada Masa Pandemi Covid-19 (Studi Pada Bank Umum Syariah di Indonesia yang Terdaftar Di OJK). Bimbingan : Dr. Rita Yuliana, SE., MSA., Ak., CA.

Penelitian ini bertujuan untuk menganalisis pengaruh pembiayaan jual beli, pembiayaan bagi hasil, *non performing financing* (NPF) dan *financing to deposit ratio* (FDR) terhadap profitabilitas pada masa pandemi covid-19. Penelitian ini merupakan jenis penelitian kuantitatif. Populasi dalam penelitian ini adalah seluruh bank umum syariah yang terdaftar di OJK tahun 2020. Teknik pengambilan sampel menggunakan teknik *purposive sampling* dan teknik analisis data yang digunakan yaitu regresi linear berganda yang diolah menggunakan software SPSS 25. Sampel yang digunakan sebanyak 11 bank umum syariah yang diseleksi sesuai dengan indikator yang dibutuhkan. Hasil penelitian ini menunjukkan bahwa pembiayaan jual beli, pembiayaan bagi hasil, *non performing financing* (NPF) dan *financing to deposit ratio* (FDR) berpengaruh terhadap profitabilitas pada masa pandemi covid-19.

Kata Kunci : profitabilitas, pembiayaan jual beli, pembiayaan bagi hasil, *non performing financing* (NPF) dan *financing to deposit ratio* (FDR).