

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh: *Profit Sharing Ratio* (PSR), *Zakat Performing Ratio* (ZPR), *Equitable Distribution Ratio* (EDR) terhadap Kinerja Keuangan Perbankan Syariah, Teknik analisis data menggunakan analisis statistik deskriptif data, uji asumsi klasik, uji kelayakan model, dan analisis regresi linier.

Penelitian ini menggunakan teori *stakeholder*, dimana manajemen organisasi diharapkan untuk melakukan aktivitas yang dianggap penting oleh *stakeholder* mereka dan melaporkan kembali aktivitas-aktivitas tersebut pada *stakeholder*. Objek penelitian ini adalah Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan dan mempublikasikan laporan keuangan tahunan periode 2012-2017. Diperoleh jumlah sampel sebanyak 6 Bank Umum Syariah yang memenuhi syarat sebagai sampel.

Hasil Penelitian ini menunjukkan bahwa *Profit sharing Ratio* (PSR) berpengaruh negatif dan signifikan, *Zakat Performing Ratio* (ZPR) tidak berpengaruh terhadap Kinerja Keuangan Syariah, Dan *Equitable distribution ratio* tidak berpengaruh terhadap kinerja keuangan syariah.

**Kata Kunci :** *Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio*

## **ABSTRACT**

*This study aims to determine the effect of: Profit Sharing Ratio (PSR), Zakat Performing Ratio (ZPR), Equitable Distribution Ratio (EDR) on Financial Performance of Islamic Banking, Data analysis techniques using descriptive statistical data analysis, classical assumption test, model feasibility test, and linear regression analysis.*

*This study uses stakeholder theory, where organizational management is expected to carry out activities that are considered important by their stakeholders and report back on these activities to stakeholders. The object of this study is a Sharia Commercial Bank registered with the Financial Services Authority and publishes annual financial statements for the 2012-2017 period. Obtained a number of samples of 6 Islamic Commercial Banks that meet the requirements as a sample.*

*The results of this study indicate that the Profit Sharing Ratio (PSR) has a negative and significant effect, Zakat Performing Ratio (ZPR) has no effect on Islamic Financial Performance, and Equitable distribution ratio has no effect on Islamic financial performance.*

**Keywords:** *Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio*