

## **ABSTRACT**

*The purpose of this research is to find out profit-sharing ratio, zakat performance ratio, and equitable distribution ratio on financial performance of Sharia Commercial Banks in Indonesia in the period 2012-2017. This study uses a quantitative approach that analyzes secondary data from the financial statements of Sharia Commercial Banks in Indonesia period 2012-2017. Sampling technique using purposive sampling with the ratio of each variable as a unit of analysis. Data analysis using panel regression with Fixed Effect Model with Generalize Least Square(Cross section Weights) using eViews 9 program.*

*The results showed that simultaneously, the three independent variables include PSR, ZPR, and EDR are significantly influence to bank's financial performance. Result of regression estimation show that the predictive ability of the model was 49%, while the remaining 51% was influenced by other factors outside the model. Partially, EDR has positive significant effect on financial performance, while PSR and ZPR has positive and not significant effect on financial performance.*

**Keywords:** *financial performance, profit sharing ratio (PSR), zakat performing ratio (ZPR), equitable distribution ratio (EDR)*



## ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh *profit sharing ratio*, *zakat performing ratio*, dan *equitable distribution ratio* terhadap kinerja keuangan bank umum syariah di Indonesia periode 2012 – 2017. Penelitian ini menggunakan pendekatan kuantitatif yang menganalisis data sekunder dari laporan keuangan bank umum syariah di Indonesia periode 2012-2017. Teknik pengambilan sampel menggunakan *purposive sampling* dengan rasio setiap variabel sebagai unit analisis. Analisis data menggunakan analisis regresi panel dengan *Fixed Effect Model* pendekatan *Generalize Least Square (Cross-section Weights)* menggunakan program eViews 9.

Hasil dari penelitian ini menunjukkan bahwa ketiga variabel independen yaitu PSR, ZPR, serta EDR memiliki pengaruh terhadap kinerja keuangan yang diukur dengan ROA sebesar 49%, sedangkan sisanya dipengaruhi oleh faktor lain. Secara parsial, EDR berpengaruh positif signifikan terhadap kinerja keuangan, sedangkan PSR, dan ZPR berpengaruh positif tidak signifikan terhadap kinerja keuangan.

**Kata Kunci** : kinerja keuangan, *profit sharing ratio (PSR)*, *zakat performing ratio (ZPR)*, *equitable distribution ratio (EDR)*

