

ABSTRAK

Penelitian ini dilakukan untuk menguji pengaruh Skema Pembiayaan pada Bank Umum Syariah yang meliputi pembiayaan Murabahah, Mudharabah, Musyarakah, dan Ijarah terhadap Risiko Pembiayaan atau yang dikenal dengan *Non Performing Loan* (NPL) pada bank konvensional dan *Non Performing Funding* (NPF) pada bank syariah. Variabel yang digunakan dalam penelitian yakni variabel bebas yang terdiri dari Murabahah, Mudharabah, Musyarakah, dan Ijarah, serta variabel terikat yaitu Risiko Pembiayaan atau *Non Performing Financing* (NPF). Objek yang digunakan dalam penelitian yakni Bank Umum Syariah yang terdaftar di OJK selama periode tahun 2016-2020.

Penelitian ini merupakan penelitian kuantitatif kausalitas dengan metode analisa regresi linear berganda. Sampel yang digunakan merupakan Bank Umum Syariah (BUS) yang terdaftar di OJK selama periode penelitian. Hasil analisis (1) Secara parsial Murabaha berpengaruh positif signifikan terhadap NPF; (2) Secara parsial Mudharabah berpengaruh negatif signifikan terhadap NPF; (3) Secara parsial Musyarakah berpengaruh negatif signifikan terhadap NPF; (4) Secara parsial Ijarah berpengaruh negatif signifikan terhadap NPF.

Kata Kunci: Skema Pembiayaan, Murabahah, Mudharabah, Musyarakah, Ijarah, Risiko Pembiayaan.



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ABSTRACT

This study was conducted to examine the effect of the Financing Scheme in Islamic Commercial Banks which includes Murabahah, Mudharabah, Musyarakah, and Ijarah financing on Financing Risk or known as Non Performing Loans (NPL) in conventional banks and Non Performing Financing (NPF) in Islamic banks. The variables used in this study are the independent variables consisting of Murabahah, Mudharabah, Musyarakah, and Ijarah, and the dependent variable is Non-Performing Funding Risk (NPF). The object used in the study is Islamic Commercial Banks registered with the OJK during the 2016-2020 period.

This research is a causal quantitative research with multiple linear regression analysis method. The sample used is Islamic Commercial Banks (BUS) registered with the OJK during the study period. The results of the analysis (1) Partially Murabaha has a significant positive effect on NPF; (2) Partially, Mudharabah has a significant negative effect on NPF; (3) Partially Musyarakah has a significant negative effect on NPF; (4) Partially Ijarah has a significant negative effect on NPF.

Keywords: Financing Scheme, Murabahah, Mudharabah, Musyarakah, Ijarah, Financing Risk.

