

ABSTRACT

This study aims to determine and examine the effect of Akad Mudharabah and Musyarakah Financing, Non-performing Financing (NPF), Islamic Corporate Social Responsibility (ICSR), Financing to Deficit Ratio (FDR) on Financial Performance with Capital Adequency Ratio(CAR) and Sharia Supervisory Board as Moderator variables. This study used a type of quantitative descriptive research. The population in this study is 13 sharia Commercial Banks in Indonesia and the sampling technique used is purposive sampling, there are 10 Sharia Commercial Banks that have criteria as research samples. In this study, the data analysis methods used are Descriptive Statistical Analysis, Multiple Linear Regression, Classical Assumption Test, Hypothesis Test and Model Moderated Regression Analysis (MRA) Test. The results showed that Akad Mudharabah and Musyarakah Financing did not have a significant effect on financial performance, Non-performing Financing (NPF) did not affect financial performance, Islamic Corporate Social Responsibility (ICSR) had a positive and significant effect on financial performance, Financing to Deficit Ratio does not have a significant effect on Financial Performance. The results showed that the CAR moderator variable could only moderate the ICSR against ROA. Furthermore, for variables DPS moderators can only moderate Akad Mudharabah and Musyarakah Financing against ROA and moderate ICSR against ROA.

Keywords: Akad Mudharabah and Musyarakah Financing, Non-performing Financing (NPF), Islamic Corporate Social Responsibility (ICSR), Financing to Deposit Ratio (FDR), Financial Performance (ROA)

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menguji pengaruh Pembiayaan Akad Mudharabah dan Musyarakah, *Non-performing Financing* (NPF), *Islamic Corporate Social Responsibility* (ICSR), *Financing to Defisit Ratio* (FDR) terhadap Kinerja Keuangan dengan *Capital Adequacy Ratio* (CAR) dan Dewan Pengawas Syariah sebagai variabel Moderator. Penelitian ini menggunakan jenis penelitian deskriptif kuantitatif. Populasi dalam penelitian ini adalah seluruh Bank Umum Syariah sebanyak 13 Bank Umum Syariah yang ada di Indonesia dan Teknik pengambilan sampel yang digunakan adalah purposive sampling terdapat 10 Bank Umum Syariah yang memiliki kriteria sebagai sampel penelitian. Dalam penelitian ini metode analisis data yang digunakan yaitu Analisis Statistik Deskriptif, Regresi Linier Berganda, Uji Asumsi Klasik, Uji Hipotesis dan Uji Model *Moderated Regression Analysis* (MRA). Hasil penelitian menunjukkan bahwa Pembiayaan Akad Mudharabah dan Musyarakah tidak berpengaruh signifikan terhadap kinerja keuangan, *Non-performing Financing* (NPF) tidak berpengaruh terhadap kinerja keuangan, *Islamic Corporate Social Responsibility* (ICSR) berpengaruh positif dan signifikan terhadap kinerja keuangan, *Financing to Defisit Ratio* tidak berpengaruh signifikan terhadap Kinerja Keuangan. Hasil penelitian menunjukkan bahwa variabel moderator CAR hanya dapat memoderasi ICSR terhadap ROA. Selanjutnya, untuk variabel moderator DPS hanya dapat memoderasi Pembiayaan Akad Mudharabah dan Musyarakah terhadap ROA dan memoderasi ICSR terhadap ROA.

Kata Kunci : Pembiayaan Akad Mudharabah dan Musyarakah, *Non-performing Financing* (NPF), *Islamic Corporate Social Responsibility* (ICSR), *Financing to Deposit Ratio* (FDR), Kinerja Keuangan (ROA)