

## **Analisis pengaruh pembiayaan syirkah terhadap profitabilitas perbankan syariah di Indonesia = Impact analysis of syirkah financing on islamic banking profitability in Indonesia**

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### **Abstrak**

Dalam sistem perbankan syariah di Indonesia yang memiliki sifat alamiah (nature) dalam operasinya berupa basis bagi hasil (revenue-sharing), pembiayaan syirkah yang berbasis bagi hasil menjadi penting sebagai kegiatan operasional bank syariah untuk memaksimalkan keuntungan (profit). Penelitian ini bertujuan untuk mengetahui pengaruh pembiayaan syirkah terhadap profitabilitas perbankan syariah di Indonesia. Pengaruh kinerja pembiayaan syirkah dapat diestimasi melalui pendekatan stokastik (Stokastic Frontier Approach) berupa analisis model regresi linear (Ordinary Least Squares), model regresi efek tetap (Fixed Effect) dan model regresi efek random (Random Effect). Hasil penelitian menunjukkan bahwa tingkat pembiayaan syirkah secara statistik signifikan berpengaruh negatif terhadap tiga indikator profitabilitas perbankan syariah di Indonesia, yakni Return on Asset (ROA), Return on Equity (ROE) dan rasio keuntungan berbanding total pembiayaan (Return to Financing Ratio).

.....In the Indonesia's Islamic banking system that has the natural operations in the revenuesharing basis, syirkah financing that based on revenue-sharing basis to be important as the operations of Islamic banks to maximize profits. This study aimed to determine the effect of syirkah financing on profitability of Islamic banking in Indonesia. Influence of syirkah financing performance can be estimated by a Stokastic Frontier Approach in the form of a linear regression model analysis (Ordinary Least Squares), Fixed Effects regression model and Random Effects regression model. The results showed that the level of syirkah financing statistically significant has negative effect on the three indicators of profitability of Islamic banking in Indonesia, namely Return on Assets (ROA), Return on Equity (ROE) and profit ratio towards total financing (Return to Financing Ratio).