

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pembiayaan *murabahah*, *mudharabah*, *musyarakah* terhadap profitabilitas BPRS di DIY periode 2013-2017. Jenis penelitian ini merupakan penelitian kualitatif yang berdasarkan publikasi laporan keuangan selama lima tahun terakhir, data dalam penelitian ini berbentuk angka sehingga termasuk kuantitatif. Analisis data dalam penelitian ini menggunakan regresi data panel dan uji hipotesis. Berdasarkan hasil penelitian menunjukkan bahwa pembiayaan murabahah berpengaruh positif dan signifikan terhadap profitabilitas (ROA). Ini menunjukkan semakin tinggi tingkat pembiayaan maka akan meningkatkan profitabilitas perusahaan yang dicerminkan melalui ROA, nilai t_{hitung} adalah sebesar 5.403758 dan koefisien regresi (β) 4.17E-07 dengan probabilitas (p) = 0.0000. Hasil analisa menunjukkan bahwa nilai probabilitas (p) \leq 0,05. pembiayaan *musyarakah* tidak memiliki pengaruh terhadap profitabilitas (ROA). Ini menunjukkan bahwa semakin tinggi tingkat pembiayaan musyarakah maka tidak akan memiliki dampak apapun terhadap peningkatan profitabilitas yang dicerminkan melalui ROA. Hal ini berdasarkan nilai t_{hitung} sebesar -1.194357 dan koefisien regresi (β) -2.15E-07 dengan probabilitas (p) = 0, 238. Hasil analisa menunjukkan bahwa nilai probabilitas (p) \geq 0,05. variabel *mudharabah* tidak memiliki pengaruh terhadap ROA. Ini menunjukkan bahwa semakin tinggi *mudharabah* maka tidak akan memiliki dampak apapun terhadap peningkatan kinerja yang dicerminkan melalui ROA.

Kata kunci: pembiayaan, profitabilitas, bprs

Abstract

This research was aimed at finding out the influence of *murabahah*, *mudharabah*, and *musyarakah* towards the profitability of BPRS in Yogyakarta Special Region in 2013 – 2017 period. It was qualitative research in nature based on the financial report publication during. This research was aimed at describing the customers' response of NTB Bank towards conversion plan from conventional system to sharia, and analyzing the support level and loyalty of the customers towards conversion plan of NTB Bank. This research used qualitative and quantitative methods. The quantitative method was conducted with descriptive method to describe the percentage value of the loyalty and support level of the customers towards conversion plan of NTB Bank. The qualitative method was conducted to explain the reason why the customers were loyal and supporting the conversion plan of NTB Bank. The result of the research showed that from 91 respondents of NTB Bank that became sample population members had loyalty level of 91% and had support level of 92%, meaning that the customers of NTB Bank were dominant in terms of loyalty and supported the conversion policy of NTB Bank into sharia system. The loyalty of NTB Bank customers was caused by the bank customers needed sharia based bank as a transaction device for saving and loan. Meanwhile, the reason why the customers supported the conversion plan was, with sharia bank, the costumers were able to avoid the bank interest (usury).

Keywords: Conversion, Support, Loyalty