

## ABSTRAK

Skripsi dengan judul “**Pembiayaan *Murabahah, Musyarakah, Ijarah Dan Islamic Corporate Social Responsibility Terhadap Profitabilitas Bank Umum Syariah***” ini ditulis oleh Aristya Hikmah, dengan Nomor Induk Mahasiswa (NIM) 17401153386, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung dengan pembimbing Dr. Agus Eko Sujianto, SE., M.M.

Penelitian ini dilatar belakangi oleh pentingnya tingkat Profitabilitas yaitu *Return on Asset* dalam sebuah bank, yang dapat dipengaruhi oleh adanya *Murabahah, Musyarakah, Ijarah, dan Islamic Corporate Social Responsibility*. Penelitian ini bertujuan untuk (1) menguji pengaruh *Murabahah* terhadap *Return on Asset* pada Bank Umum Syariah (2) menguji pengaruh *Musyarakah* terhadap *Return on Asset* pada Bank Umum Syariah (3) menguji pengaruh *Ijarah* dan total aset terhadap *Return on Asset* pada Bank Umum Syariah (4) menguji *Corporate Social Responsibility* terhadap *Return on Asset* pada Bank Umum Syariah (5) menguji pengaruh *Murabahah, Musyarakah, Ijarah dan Islamic Corporate Social Responsibility Terhadap Profitabilitas Bank Umum Syariah?*

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik penarikan sampel yang digunakan dalam penelitian ini adalah *Purposive sampling*. Data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan semester Bank Umum Syariah periode Juni 2016-Juni 2019. Dalam pengumpulan data dilakukan dengan cara observasi, dokumentasi, dan studi kepustakaan. Penelitian ini menggunakan metode analisis data panel dengan bantuan *Eviews (Software) Versi 10*, dan *Microsoft Excel 2013*.

Hasil penelitian menunjukkan bahwa secara parsial (1) *Murabahah* tidak berpengaruh secara signifikan terhadap *Returun On Asset* pada Bank Umum Syariah, (2) *Musyarakah* tidak berpengaruh secara signifikan terhadap terhadap *Returun On Asset* pada Bank Umum Syariah, (3) *Ijarah* tidak berpengaruh secara signifikan terhadap *Returun on Asset* pada Bank Umum Syariah (4) *Islamic Corporate Social Responsibility* berpengaruh positif dan signifikan terhadap *Returun On Asset* pada Bank Umum Syariah, (5) Secara bersama-sama *Murabahah, Musyarakah, Ijarah, dan Islamic Corporate Social Responsibility* berpengaruh terhadap *Returun On Asset* pada Bank Umum Syariah.

Kata Kunci: *Murabahah, Musyarakah, Ijarah, dan Islamic Corporate Social Responsibility, dan Return on Asset.*

## **ABSTRACT**

*Thesis entitled “Influence of Musyarakah, Murabahah, Ijarah, and Islamic Corporate Social Responsibility to Profitability in Sharia Commercial Banks in Indonesia” was written by Aristya Hikmah, with student number (NIM) 17401153386, Islamic Banking Departement, Faculty of Economics and Business Islam, IAIN Tulungagung with Dr. Agus Eko Sujianto, SE., M.M.*

*The research in this paper is motivated by the importance of the level of profitability that is Return on Asset in a bank, which can be influenced by Musyarakah, Murabahah, Ijarah, and Islamic Corporate Social Responsibility. This study aims to (1) examine the effect of Murabahah on Return on Asset on Sharia Commercial Banks in Indonesia (2) examine the effect of Musyarakah on Return on Asset on Sharia Commercial Banks in Indonesia (3)examine the effect of Ijarah Return on Asset on Sharia Commercial Banks in Indonesia (4)examine the effect of Islamic Corporate Social Responsibility on Return on Asset on Sharia Commercial Banks in Indonesia(5) examine the effect of Musyarakah, Murabahah, Ijarah, and Islamic Corporate Social Responsibility to Profitability in Sharia Commercial Banks in Indonesia?*

*This study uses a quantitative approach with the type of associative research. The sampling technique used in this study was purposive sampling. The data used is secondary data obtained from semester financial statements of Islamic Commercial Banks for the period of June2016- June 2019. In collecting data, it is done by observation, documentation, and literature study. This research uses panel data analysis method with the help of Eviews (Software) Version 10 and Microsoft Excel 2013*

*The result showed that partianly (1) Murabahah had a negative significant effect on Return On Asset in Sharia Cemmercial Banks; (2) Musyarakah had a negative significant effect on Return On Asset in Sharia Cemmercial Banks; (3) Ijarah had a negative significant effect on Return On Asset in Sharia Cemmercial Banks (4) Corporate Social Responsibility had a negative significant effect on Return On Asset in Sharia Cemmercial Banks (5) Musyarakah, Murabahah, Ijarah, and Islamic Corporate Social Responsibility has a Positive significant effect on Return on Asset in Sharia Cemmercial Banks*

*Keywords: Musyarakah, Murabahah, Ijarah, and Islamic Corporate Social Responsibility, Return on Asset .*