

## INTISARI

Penelitian ini bertujuan untuk menguji pengaruh skema pembiayaan syariah terhadap kinerja bank umum syariah di Indonesia. Dengan menggunakan data laporan keuangan tahunan 16 bank syariah yang ada di Indonesia dari tahun 2016-2023, penelitian ini menggunakan regresi data panel *Fixed Effect Model* dengan *vce robust*. Hasil penelitian ini adalah Besaran Pembiayaan Ijarah berpengaruh negatif signifikan terhadap profitabilitas bank syariah. Kemudian, variabel kontrol Rasio Biaya Terhadap Pendapatan (CTI) berpengaruh signifikan terhadap profitabilitas pada beberapa hipotesis antara lain: pada hipotesis pembiayaan *mudharabah* berpengaruh positif terhadap profitabilitas, hipotesis pembiayaan *musyarakah* berpengaruh positif terhadap profitabilitas, hipotesis pembiayaan *murabahah* berpengaruh positif terhadap profitabilitas. Kemudian, variabel kontrol Rasio Pinjaman terhadap Total Asset (LTA) berpengaruh signifikan terhadap profitabilitas pada hipotesis pembiayaan *ijarah* berpengaruh positif terhadap Profitabilitas. Hasil uji hipotesis selanjutnya, hipotesis Besaran Pembiayaan *Musyarakah* berpengaruh negatif signifikan terhadap Risiko Insolvensi Bank Syariah. Besaran Pembiayaan *Murabahah* berpengaruh negatif signifikan terhadap Risiko Insolvensi Bank Syariah. Besaran Pembiayaan *Ijarah* berpengaruh positif signifikan terhadap Risiko Insolvensi Bank Syariah.

**Kata Kunci: Pembiayaan Syariah, Profitabilitas, Risiko Insolvensi, Bank Syariah**

## **ABSTRACT**

This study aims to examine the influence of Islamic financing schemes on the performance of Islamic commercial banks in Indonesia. Utilizing annual financial report data from 16 Islamic banks in Indonesia covering the period from 2016 to 2023, the study employs panel data regression using the Fixed Effect Model with robust standard errors (vce robust). The results indicate that the amount of Ijarah financing has a significant negative effect on the profitability of Islamic banks. Furthermore, the control variable Cost to Income Ratio (CTI) shows a significant effect on profitability in several hypotheses, including: Mudharabah financing has a positive effect on profitability, Musyarakah financing has a positive effect on profitability, and Murabahah financing has a positive effect on profitability. In addition, the control variable Loan to Total Asset Ratio (LTA) has a significant effect on profitability in the hypothesis that Ijarah financing positively affects profitability.

The subsequent hypothesis testing reveals that the amount of Musyarakah financing has a significant negative effect on the insolvency risk of Islamic banks. Likewise, Murabahah financing also has a significant negative effect on insolvency risk. Conversely, Ijarah financing has a significant positive effect on the insolvency risk of Islamic banks.

**Keywords:** Islamic Financing, Profitability, Insolvency Risk, Islamic Bank