

***THE EFFECT OF SELLING-BUYING PRINCIPLES, PROFIT SHARING  
PRINCIPLES AND LEASE PRINCIPLES ON PROFIT FALAH  
(Case Study at PT Bank KB Bukopin Syariah for the period 2015-2020)***

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***ABSTRACT***

*This study aims to determine the principle of sell-buy, the principle of profit sharing, the principle of lease and profit falah of PT Bank KB Bukopin Syariah period 2015-2020 and the influence of the principle of sell-buy, the principle of profit sharing, the principle of lease either partially or simultaneously on profit falah PT Bank KB Bukopin Syariah period 2015-2020. The research method used is descriptive quantitative. The population of this study is quarterly financial report of PT Bank KB Bukopin Syariah period 2015-2020. The research sample was determined by purposive sampling method. The data analysis used in this study is the classical assumption test, multiple linear regression analysis and hypothesis testing. The results of the research at PT Bank KB Bukopin Syariah period 2015-2020, namely development of the principle of sell-buy tended to decline, development the principle of profit sharing tended to increase, development the principle of lease tended to decline and development of profit falah tended to decline. Partially the effect of the principle of sell-buy has a significant positive effect on profit falah, the principle of profit sharing has an insignificant positive effect on profit falah and the principle of lease has an insignificant positive effect on profit falah PT Bank KB Bukopin Syariah period 2015-2020. Simultaneously the effect of the Principle of sell-buy, the Principle of profit sharing and the principle of lease have a significant positive effect on profit falah PT Bank KB Bukopin Syariah period 2015-2020. Influence of the principle of sell-buy, the principle of profit sharing and the principle of lease have a coefficient of determination R Square of 55.6% to the remaining 44.4% influenced by factors others not investigated.*

***Keywords:*** *The principle of sell-buy, the principles of profit sharing, the principle of lease and profit falah.*

**PENGARUH PRINSIP JUAL BELI, PRINSIP BAGI HASIL DAN PRINSIP  
IJARAH TERHADAP FALAH LABA  
(Studi Kasus pada PT Bank KB Bukopin Syariah periode 2015-2020)**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui prinsip jual beli, prinsip bagi hasil, prinsip *ijarah* dan *falah* laba PT Bank KB Bukopin Syariah periode 2015-2020 dan pengaruh prinsip jual beli, prinsip bagi hasil, prinsip *ijarah* baik secara parsial maupun secara simultan terhadap *falah* laba PT Bank KB Bukopin Syariah periode 2015-2020. Metode penelitian yang digunakan deskriptif kuantitatif. Populasi penelitian ini laporan keuangan triwulan PT Bank KB Bukopin Syariah periode 2015-2020. Sampel penelitian ditentukan dengan metode *purposive sampling*. Analisis data yang digunakan dalam penelitian ini adalah uji asumsi klasik, analisis regresi linear berganda dan uji hipotesis. Hasil penelitian pada PT Bank KB Bukopin Syariah periode 2015-2020 yaitu perkembangan prinsip jual beli cenderung menurun, perkembangan prinsip bagi hasil cenderung meningkat, perkembangan prinsip *ijarah* cenderung menurun dan perkembangan *falah* laba cenderung menurun. Secara parsial prinsip jual beli berpengaruh positif signifikan, prinsip bagi hasil berpengaruh positif tidak signifikan dan prinsip *ijarah* berpengaruh positif tidak signifikan terhadap *falah* laba PT Bank KB bukopin Syariah periode 2015-2020. Secara simultan prinsip jual beli, prinsip bagi hasil dan prinsip *ijarah* berpengaruh positif signifikan terhadap *falah* laba PT Bank KB bukopin Syariah periode 2015-2020. Pengaruh prinsip jual beli, prinsip bagi hasil dan prinsip *ijarah* memiliki presentase koefisien determinasi R Square sebesar 55,6% terhadap *falah* laba sisanya 44,4% dipengaruhi oleh faktor lain yang tidak diteliti.

**Kata Kunci:** Prinsip jual beli, prinsip bagi hasil, prinsip *ijarah*, dan *falah* laba.