

**THE EFFECT OF TRADE FINANCING AND PROFIT LOSS SHARING  
FINANCING ON PROFITABILITY WITH NON PERFORMING  
FINANCING (NPF) AS AN INTERVENING VARIABEL  
(Survey On Islamic Banks In Indonesia In The Period Of 2016-2020)**

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**ABSTRACT**

*This research aims to find out: (1) Trade Financing, Profit Loss Sharing Financing, Non Performing Financing (NPF), and Profitability in Islamic Banks in Indonesia 2016-2020 (2) The effect of Trade Financing and Profit Loss Sharing Financing partially and simultaneously on NPF in Islamic Banks in Indonesia 2016-2020 (3) The effect of Trade Financing, Profit Loss Sharing Financing, and NPF partially and simultaneously on Profitability in Islamic Banks in Indonesia 2016-2020 (4)The effect of Trade Financing and Profit Loss Sharing Financing on Profitability with NPF as Variabel Intervening in Islamic Banks. The research method used in this research is quantitative with descriptive approach and analysis method using path analysis. Based on the result of the research, it can be known that (1) Trade Financing and Profit Loss Sharing Financing on each Islamic Bank has various value, the average NPF on each Islamic Bank show that Islamic Bank still relative healthy, Profitability on Islamic Bank has various value however the average ROA on each Islamic Bank classified quite healthy. (2) Trade financing partially has a positive no significant effect on NPF, profit loss sharing financing partially has a negative no significant effect on NPF, trade financing and profit loss sharing financing simultaneously has a positive no significant effect on NPF. (3)Trade financing partially has a positive significant effect on Profitability, profit loss sharing financing partially has a negative significant effect on Profitability, NPF partially has a negative no significant effect on Profitability, trade financing, profit loss sharing financing, and NPF simultaneously has a positive significant effect on Profitability (4) The result of hypothesis testing using the sobel test show that NPF is not able to mediate the effect of trade financing and profit loss sharing financing on Profitability.*

**Keyword:** *Trade Financing, Profit Loss Sharing Financing, Profitability, and Non Performing Financing.*

**PENGARUH PEMBIAYAAN JUAL BELI DAN PEMBIAYAAN BAGI  
HASIL TERHADAP PROFITABILITAS DENGAN *NON PERFORMING  
FINANCING* (NPF) SEBAGAI VARIABEL INTERVENING  
(Survei Pada Bank Umum Syariah di Indonesia Periode 2016-2020)**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui: (1) Pembiayaan Jual Beli (PJB), Pembiayaan Bagi Hasil (PBH), *Non Performing Financing* (NPF), dan Profitabilitas Bank Umum Syariah (BUS) di Indonesia periode 2016-2020. (2) Pengaruh Pembiayaan Jual Beli dan Pembiayaan Bagi Hasil secara parsial dan bersama-sama terhadap NPF BUS di Indonesia periode 2016-2020. (3) Pengaruh Pembiayaan Jual Beli, Pembiayaan Bagi Hasil, dan NPF secara parsial dan bersama-sama terhadap Profitabilitas BUS di Indonesia periode 2016-2020. (4) Pengaruh Pembiayaan Jual Beli dan Pembiayaan Bagi Hasil terhadap Profitabilitas BUS dengan NPF sebagai variabel intervening. Metode penelitian yang digunakan merupakan penelitian kuantitatif dengan pendekatan deskriptif dan metode analisis menggunakan analisis jalur. Berdasarkan hasil penelitian, dapat diketahui: (1) PJB dan PBH pada setiap BUS memiliki nilai yang bervariasi. Rata-rata NPF pada setiap BUS menunjukkan bahwa BUS masih tergolong sehat. Profitabilitas BUS juga memiliki nilai yang bervariasi, dan sebagian besar rata-rata ROA pada setiap BUS tergolong cukup sehat. (2) Secara parsial PJB berpengaruh positif tidak signifikan terhadap NPF dan PBH berpengaruh negatif tidak signifikan terhadap NPF. Secara bersama-sama PJB dan PBH berpengaruh positif tidak signifikan terhadap NPF. (3) Secara parsial PJB berpengaruh positif signifikan terhadap Profitabilitas, PBH berpengaruh negatif signifikan terhadap Profitabilitas, dan NPF berpengaruh negatif tidak signifikan terhadap Profitabilitas. Secara bersama-sama PJB, PBH, dan NPF berpengaruh positif signifikan terhadap Profitabilitas. (4) Hasil pengujian hipotesis menggunakan uji sobel menunjukkan bahwa NPF tidak dapat memediasi pengaruh PJB dan PBH terhadap Profitabilitas.

Kata Kunci: Pembiayaan Jual Beli, Pembiayaan Bagi Hasil, Profitabilitas, dan *Non Performing Financing*.