

**PENGARUH DEBT FINANCING DAN EQUITY FINANCING TERHADAP
KINERJA KEUANGAN TRIWULAN BANK UMUM SYARIAH
(Studi Pada Bank Umum Syariah Di Semarang Periode 2010-2014)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh debt financing dan equity financing terhadap kinerja keuangan Bank Umum Syariah yang beroperasi di Semarang Periode 2010-2014. Metode analisis yang digunakan adalah regresi linear berganda. Data yang digunakan dalam penelitian ini adalah data kuantitatif yang berupa data sekunder yaitu berupa laporan keuangan triwulan tahun 2010 sampai tahun 2014. Setelah diseleksi populasi sasaran berjumlah 9 meliputi Bank BCA syariah, Bank BRI syariah, Bank Bukopin syariah, Bank Mandiri Syariah, Bank Maybank syariah, Bank Mega syariah, Bank Panin Syariah, Bank Muamalat dan Bank BNI Syariah. Hasil penelitian menunjukkan bahwa debt financing dan equity financing berpengaruh signifikan positif terhadap kinerja keuangan bank konvensional syariah.

Kata Kunci : Kata Kunci: Debt Financing, Equity Financing, dan Kinerja Keuangan

**EFFECT OF DEBT FINANCING AND EQUITY FINANCING QUARTER
FINANCIAL RESULTS ON ISLAMIC BANK
(Study on Islamic Bank In Semarang Period 2010-2014)**

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ABSTRACT

The aim of this research is to describe the effect of debt financing and equity financing toward financial performance of Bank Umum Syariah where are operated in Semarang from 2010-2014. The methodology used in this research is multiple linear regressions and the data used in this research is quantitative data in form of secondary data that is quarterly financial report through the year 2010 until 2014. The populations of this research are taken from all Bank Umum Syariah across Semarang and to limit the data, the researcher selected into 9 banks: Bank BCA Syariah, Bank BRI Syariah, Bank Bukopin Syariah, Bank Mandiri Syariah, Bank Maybank Syariah, Bank Mega Syariah, Bank Panin Syariah, Bank Muamalat, and Bank BNI Syariah. The result of this research show that debt and equity financing are significantly and positively affected to the financial performance of conventional Syari banks.

Keyword : Debt financing, equity financing, and financial performance