

**Pengaruh *Debt Financing* dan *Equity Financing*
Terhadap *Return On Equity* (ROE)
Pada PT. Bank Jabar Banten Syariah**

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ABSTRAK

Permasalahan kebutuhan dana untuk membiayai usaha seringkali dikaitkan dengan perbankan. Melalui modal yang dimiliki, permasalahan kebutuhan dana dapat diatasi oleh Bank syariah dengan menawarkan produk penyaluran dana dalam bentuk *debt financing* dan *equity financing*. Keduanya memiliki karakteristik yang berbeda serta dapat menghasilkan tingkat profitabilitas yang tercermin melalui *Return On Equity* (ROE).

Metode yang digunakan dalam penelitian ini adalah metode penelitian deskriptif yang menganalisis hubungan dua variabel. Teknik pengumpulan data dilakukan dengan pengumpulan data sekunder melalui studi dokumentasi dan studi literatur.

Hasil penelitian mengenai pengaruh *Debt Financing* dan *Equity Financing* terhadap *Return On Equity* (ROE) pada PT. Bank Jabar Banten Syariah memiliki nilai koefisien korelasi sebesar 0,721 yang menunjukkan bahwa terdapat hubungan yang kuat antara *Debt Financing* dan *Equity Financing* terhadap *Return On Equity* (ROE). Secara simultan *debt financing* dan *equity financing* berpengaruh signifikan terhadap ROE. Secara parsial, *debt financing* berpengaruh signifikan terhadap ROE dan mempunyai arah hubungan positif, sedangkan *equity financing* berpengaruh tetapi tidak signifikan terhadap ROE, dan memiliki arah hubungan negatif.

Kata Kunci: *Debt Financing*, *Equity Financing*, *Return On Equity* (ROE).

***Influence of the Debt Financing and Equity Financing
to Return On Equity (ROE)
In PT. Bank Jabar Banten Sharia***

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ABSTRACT

Problems of need for funds to finance the business is often associated with banking. Through our capital, the problem can be solved by funding needs by offering Islamic banking products distribution of funds in the form of debt financing and equity financing. Both have different characteristics and can produce a level of profitability that is reflected through the Return On Equity (ROE).

The method used in this research is descriptive research methods that analyze the relationship between two variables. Data was collected by the collection of secondary data collection through the study of the documentation and study of literature.

Results of research on the influence of Debt Financing and Equity Financing on Return On Equity (ROE) at PT. Bank Jabar Banten Sharia has a correlation coefficient of 0.721 which indicates that there is a strong relationship between Debt Financing and Equity Financing on Return On Equity (ROE). Simultaneously, debt financing and equity financing significant effect on ROE. Partially, debt financing significant effect on ROE and have a positive correlation direction, while equity financing but not significant effect on ROE, and has a negative correlation direction.

Keywords: Debt Financing, Equity Financing, Return On Equity (ROE).