

ABSTRAK

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Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), Pembiayaan Mudharabah dan Musyarakah Terhadap Profitabilitas di Bank Muamalat Indonesia Periode 2019-2024. Penelitian ini menggunakan data sekunder dari Laporan Keuangan Tahunan Bank Muamalat Indonesia yang dianalisis dengan metode regresi linier berganda. Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga (DPK) tidak berpengaruh dan tidak signifikan terhadap Profitabilitas, maka dapat disimpulkan bahwa H_1 ditolak. Sebaliknya, Mudharabah berpengaruh positif dan signifikan terhadap profitabilitas maka dapat disimpulkan bahwa H_2 diterima. Musyarakah berpengaruh positif dan signifikan terhadap profitabilitas maka dapat disimpulkan bahwa H_3 diterima.

Kata Kunci: Dana Pihak Ketiga (DPK), Mudharabah, Musyarakah, Profitabilitas

ABSTRACT

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Program study : Management
Title : The Influence of Third Party Funds (TPF), Mudharabah and Musyarakah Financing on Profitability at Bani Muamalat Indonesia for the Period 2019–2024

This study aims to analyze the effect of Third-Party Funds (TPF), Mudharabah financing, and Musyarakah financing on the profitability of Bank Muamalat Indonesia for the period 2019–2024. The research uses secondary data obtained from the Annual Financial Reports of Bank Muamalat Indonesia and is analyzed using multiple linear regression analysis. The results show that Third-Party Funds (TPF) have no effect and are not statistically significant in influencing profitability, thus it can be concluded that H_1 is rejected. In contrast, Mudharabah financing has a positive and significant effect on profitability, indicating that H_2 is accepted. Similarly, Musyarakah financing also has a positive and significant effect on profitability, leading to the conclusion that H_3 is accepted.

Keywords: *Third Party Funds (TPF), Mudharabah, Musyarakah, Profitability*