ABSTRAK

Penelitian ini dimaksud untuk menganalisis dan melihat seberapa besar pengaruh pembiayaan mudharabah, musyarakah dan murabahah terhadap profitabilitas pada Bank Umum Syariah di Otoritas Jasa Keuangan. Dalam penelitian ini sampel yang digunakan hanya 7 perusahaan Bank Umum Syariah di Otoritas Jasa Keuangan. Teknik pengumpulan data menggunakan purposive sampling yaitu dengan pengambilan sampel data yang didasarkan pada pertimbangan tertentu yaitu dengan mengumpulkan laporan keuangan perusahaan Bank Umum Syariah di Otoritas Jasa Keuangan Periode 2016-2020. Adapun metode analisa yang digunakan dalam penelitian ini yaitu menggunakan metode data panel dengan menggunakan aplikasi Eviews. Adapun hasil dari penelitian ini yaitu pembiayaan mudharabah, musyarakah dan murabahah tidak memiliki pengaruh terhadap profitabilitas secara simultan, sedangkan secara parsial pembiayaan mudharabah tidak memiliki pengaruh terhadap profitabilitas. Sedangkan pembiayaan musyarakah dan murabahah memiliki pengaruh negatif terhadap profitabilitas.

Kata Kunci : Pembiayaan, Mudharabah, Murabahah, Musyarakah, Profitabilitas

ABSTRACT

This study is intended to analyze and see how much influence mudharabah, musyarakah and murabahah financing have on the profitability of Islamic Commercial Banks at the Financial Services Authority. In this study, the sample used was only 7 Islamic Commercial Banks in the Financial Services Authority. The data collection technique uses purposive sampling, namely by taking data samples based on certain considerations, namely by collecting the financial statements of Islamic Commercial Bank companies at the Financial Services Authority for the 2016-2020 period. The analysis method used in this study is using the panel data method using the Eviews application. The results of this study are mudharabah, musyarakah and murabahah financing have no effect on profitability simultaneously, while partially mudharabah financing has no effect on profitability. Meanwhile, musyarakah and murabahah financing have a negative effect on profitability.

Keywords: Financing, Mudharabah, Murabahah, Musyarakah, Profitability

ABSTRACT

This study examined the influence of Mudharabah, Musyarakah, and Murabahah financing on the profitability of Islamic Banks at the Financial Services Authority. In this study, the sample used was only 7 Islamic Banks in the Financial Services Authority. The data collection technique used was purposive sampling by collecting the financial statements of Islamic Bank companies at the Financial Services Authority for 2016-2020. The data analysis method used was the panel data method analysis using Eviews. The results indicated that Mudharabah, Musyarakah, and Murabahah Financing did not influence profitability simultaneously, while partially Mudharabah financing did not affect profitability. Meanwhile, Musyarakah and Murabahah financing negatively influenced profitability.

Keywords: *Mudharabah, Murabahah, Musyarakah, Profitability.*

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