

ABSTRACT

EFFECT OF MUDHARABAH FINANCING, MUSYARAKAH FINANCING ON NET PROFIT

***(Survey on Sharia Commercial Banks Registered with the Financial Services
Authority for the period 2016-2020)***

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This study aims to find out (1) Mudharabah Financing, Musyarakah Financing on Net Profit at Sharia Commercial Banks registered with the Sharia Financial Services Authority for the period 2016-2020 (2) The Effect of Mudharabah Financing, Partial Musyarakah Financing on Net Income at Sharia Commercial Banks registered with the Sharia Financial Services Authority for the period 2016-2020 (3) The Effect of Mudharabah Financing, Simultaneous Musyarakah Financing on Net Income in Sharia Commercial Banks registered with the Shariah Financial Services Authority for the period 2016-2020. The data used is secondary data in the form of annual financial statements of Islamic Commercial Banks registered with the Financial Services Authority (OJK) for the period 2016-2020. The research method used is a descriptive, quantitative analysis research method with a survey approach. The data analysis technique used is panel data regression analysis with the Eviews 10 tool. Based on the results of research and data processing shows that: (1) Mudharabah Financing at Sharia Commercial Banks Registered with the Financial Services Authority for the period 2016-2020 shows fluctuating conditions tend to decrease, Musyarakah Financing at Sharia Commercial Banks Registered with the Financial Services Authority for the period 2016-2020 shows fluctuating conditions tend to increase, and Net profit at Sharia Commercial Banks Registered with the Financial Services Authority for the period 2016-2020 shows Fluctuating conditions tend to increase (2) Partially Mudharabah Financing has an insignificant effect on Net Profit while partially Musyarakah Financing has a significant effect on net profit. (3) Simultaneously Mudharabah Financing and Musyarakah Financing have a positive and significant effect on Net Profit at Sharia Commercial Banks Registered with the Financial Services Authority for the Period 2016-2020.

Keywords: Mudharabah Financing, Musyarakah Financing, Net Profit.