ABSTRACT

This study takes profitability as the focus of the research. And measured by the financial ratio of return on assets (ROA). Profitability is one of the measurements for the performance of a bank, which is the goal of company management by maximizing shareholder value, optimizing various levels of return, and minimizing existing risks. In addition, profitability is also something that reflects the ability of each company to generate profits. Because the level of profitability is measured using the financial ratio of return on assets (ROA) because ROA focuses more on the company's ability to earn earnings in the company's overall operations.

This study was conducted to measure Murabahah, Mudharabah, and Musyarakah financing on profitability at Islamic Commercial Banks registered with the Financial Services Authority in 2015-2019, either simultaneously or partially. The population in this study is BUS in Indonesia for the 2015-2019 period. The sample selection technique used is non-probability sampling using purposive sampling and obtained 11 sample units within a period of 5 years so that 55 samples were obtained in this study. The data analysis method in this study is panel data regression analysis using Eviews 10 software.

The results of the study show that Murabahah Financing, Mudharabah Financing, and Musyarakah Financing have a simultaneous effect on BUS profitability for the 2015-2019 period. Partially, Mudharabah financing has no effect on profitability, while Murabaha financing has a positive effect, and Musyarakah financing has a negative effect on Bus profitability for the 2015-2019 period.Keywords: Murabahah Financing, Mudharabah Financing, Musharaka Financing, Return on Asset