

Abstract

Profitability is the ability of a company or bank to get a margin that is quite satisfactory in growing the percentage of income so that it can foster good financial performance. The percentage of a company's profitability can be estimated through various related techniques on profits and assets which will be compared with each other. A total of 15 Islamic commercial banks were registered with the Financial Services Authority in 2015-2019 and obtained 6 Islamic commercial banks which were applied as research samples through purposive sampling technique or following standards. The research method used is descriptive quantitative through multiple linear regression as an analytical tool. According to the results of the t-test, the mudharabah financing variable has an influence on the profitability of Islamic commercial banks in Indonesia, while the musyarakah financing variable has an influence on the profitability of Islamic commercial banks in Indonesia. The results of the F-test, mudharabah and musyarakah financing show an influence on the profitability of Islamic commercial banks in Indonesia.

Keywords : *Mudharabah Financing, Musyarakah Financing, Profitability*

Abstrak

Profitabilitas ialah kemampuan perusahaan atau perbankan untuk mendapatkan margin yang cukup memuaskan dalam menumbuhkan persentase pendapatan sehingga dapat memupuk performa finansial yang baik. Persentase profitabilitas suatu perusahaan mampu ditaksir melewati berbagai teknik terkait atas profit serta aset yang nantinya dibandingkan satu sama lain. Sejumlah 15 bank umum syariah yang tercatat di Otoritas Jasa Keuangan pada tahun 2015-2019 dan didapatkan 6 bank umum syariah yang diterapkan sebagai sampel penelitian melalui teknik purposive sampling atau mengikuti standar. Metode penelitian yang dipakai yakni deskriptif kuantitatif melalui regresi linear berganda sebagai alat analisis. Menurut hasil uji-t, variabel pembiayaan mudharabah memberikan pengaruh pada profitabilitas bank umum syariah di Indonesia, sementara variabel pembiayaan musyarakah memberikan pengaruh pada profitabilitas bank umum syariah di Indonesia. Hasil uji-F, pembiayaan mudharabah serta musyarakah menunjukkan adanya pengaruh atas profitabilitas bank umum syariah di Indonesia.

Kata Kunci : Pembiayaan Mudharabah, Pembiayaan Musyarakah, Profitabilitas