

ABSTRACT

The Effect Of Mudharabah, Murabahah, And Ijarah Financing On Operating Income Islamic Commercial Banks In Indonesia

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Operating income has increased and decreased, which can be influenced by the margins obtained from disbursed financing. The reason for conducting this research is to identify whether operating income is affected by mudharabah financing, murabahah financing, and ijarah financing. Quantitative methods were applied in the preparation of this study, using multiple linear regression analysis to analyze the data. The t test and F test were applied to test the hypothesis, where the resulting findings stated that mudharabah financing and ijarah financing were proven to have no effect on operating income partially, but simultaneously the operating income of Islamic commercial banks in Indonesia in 2016-2020 was proven to be affected by financing. mudharabah, murabahah financing, and ijarah financing, which means that the operating income of Islamic commercial banks is affected by the margin on this financing.

Keywords: *Mudharabah, Murabahah, Ijarah, Operating Income*

ABSTRAK

Pengaruh Pembiayaan Mudharabah, Murabahah, dan Ijarah Terhadap Pendapatan Operasional Bank Umum Syariah di Indonesia

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Pendapatan operasional mengalami kenaikan dan penurunan dapat dipengaruhi oleh margin yang didapat dari pembiayaan yang disalurkan. Alasan dilakukannya penelitian ini adalah untuk mengidentifikasi apakah kenaikan atau penurunan pendapatan operasional dipengaruhi oleh pembiayaan mudharabah, pembiayaan murabahah, dan pembiayaan ijarah. Metode kuantitatif diaplikasikan dalam penyusunan penelitian ini, dengan penggunaan analisis regresi linear berganda untuk menganalisis data. Uji t dan uji F diaplikasikan untuk menguji hipotesis, dimana temuan yang dihasilkan menyatakan jika pembiayaan mudharabah dan pembiayaan ijarah terbukti tidak memberikan pengaruh pada pendapatan operasional secara parsial, namun secara simultan pendapatan operasional bank umum syariah di Indonesia tahun 2016-2020 terbukti mendapat pengaruh dari pembiayaan mudharabah, pembiayaan murabahah, dan pembiayaan ijarah yang berarti pendapatan operasional bank umum syariah dipengaruhi oleh margin atas pembiayaan tersebut.

Kata Kunci: Mudharabah, Murabahah, Ijarah, Pendapatan Operasional