

**THE EFFECT OF MUDHARABA AND MURABAHA FINANCING ON  
PROFITABILITY OF THE SHARIA COMMERCIAL BANK  
(Survey On Sharia Commercial Bank the Period of 2015-2019)**

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**ABSTRACT**

*This research was conducted to determine: 1) how are mudharaba financing, murabaha financing, and profitability of Sharia commercial Bank for the period of 2015-2019 2) the effect partially of mudharaba financing and murabaha financing on the profitability of Sharia commercial Bank for the period of 2015-2019. 3) the effect simultaneously of mudharaba and Murabaha financing on the profitability of Sharia commercial Bank for the period of 2015-2019. This study used purposive sampling technique, by using the quarterly financial reports of Sharia commercial Bank, obtained from the Financial Service Authority (Otoritas Jasa Keuangan) for the period year 2015-2019. The analytical tools used in this study was data panel regression, and fixed effect approaches. The test result using Eviews verse 12 show that: 1) Mudharaba and Murabaha financing of Sharia commercial bank have a various or fluctuative value for the period of 2015-2019 and the profitability of Sharia commercial bank are at the fourth rank. 2) The mudharaba financing and the murabaha financing partially has effect but not significant on profitability of the Sharia commercial Bank for the period 2015-2019. 3) the mudharaba and Murabaha financing simultaneously have a slighty significant effect on profitability of the Sharia commercial Bank for the period 2015-2019.*

**Keywords:** Profitability, Mudharaba financing, Murabaha financing.