

ABSTRACT

**THE EFFECT OF ISTISHNA AND IJARAH FINANCING ON
PROFITABILITY**

(Case Study at PT. Bank Muamalat Indonesia Tbk. Period 2010 – 2021)

By:

Anisa Tri Wijayanti

NIM. 183403097

Guide I : R. Neneng Rina Andriyani, S.E., M.M., Ak., CA

Guide II : Adil Ridlo Fadillah, S.E., M.Si., Ak., CA

The purpose of this study was to determine (1) Istishna and Ijarah Financing on the Profitability of PT. Bank Muamalat Indonesia Tbk. Period 2010-2021. (2) The Effect of Istishna Financing on the Profitability of PT. Bank Muamalat Indonesia Tbk. Period 2010-2021. (3) The Effect of Ijarah Financing on the Profitability of PT. Bank Muamalat Indonesia Tbk. Period 2010-2021. The research method used is quantitative research with descriptive statistical analysis and a case study approach and the analytical method uses multiple linear regression. The data used is the annual financial reports for the 2010-2021 period. Samples were obtained through saturated sampling method. Based on research shows the results of the study: (1) Istishna Financing, Ijarah, and Profitability of PT. Bank Muamalat Indonesia Tbk. The 2010-2021 period has fluctuating values. (2) Istishna financing has no significant effect on the profitability of PT. Bank Muamalat Indonesia Tbk. Period 2010-2021. (3) Ijarah financing has no significant effect on the profitability of PT. Bank Muamalat Indonesia Tbk. Period 2010-2021. (4) Istishna and Ijarah financing has no significant effect on the profitability of PT. Bank Muamalat Indonesia Tbk. Period 2010-2021.

Keywords: Istishna Financing, Ijarah, Profitability.

ABSTRAK

PENGARUH PEMBIAYAAN *ISTISHNA* DAN *IJARAH* TERHADAP PROFITABILITAS

(Studi Kasus Pada PT. Bank Muamalat Indonesia Tbk. Periode 2010 – 2021)

Oleh:

Anisa Tri Wijayanti

NIM. 183403097

Pembimbing I : R. Neneng Rina Andriyani, S.E., M.M., Ak., CA

Pembimbing II : Adil Ridlo Fadillah, S.E., M.Si., Ak., CA

Tujuan penelitian ini untuk mengetahui (1) Pembiayaan *Istishna* dan *Ijarah* terhadap Profitabilitas PT. Bank Muamalat Indonesia Tbk. Periode 2010-2021. (2) Pengaruh Pembiayaan *Istishna* terhadap Profitabilitas PT. Bank Muamalat Indonesia Tbk. Periode 2010-2021. (3) Pengaruh Pembiayaan *Ijarah* terhadap Profitabilitas PT. Bank Muamalat Indonesia Tbk. Periode 2010-2021. Metode penelitian yang digunakan merupakan penelitian kuantitatif dengan analisis statistik deskriptif dan pendekatan studi kasus serta metode analisis menggunakan regresi linier berganda. Data yang digunakan adalah laporan keuangan tahunan periode 2010-2021. Sampel diperoleh melalui metode sampling jenuh. Berdasarkan penelitian menunjukkan hasil studi: (1) Pembiayaan *Istishna*, *Ijarah*, dan Profitabilitas PT. Bank Muamalat Indonesia Tbk. Periode 2010-2021 memiliki nilai yang fluktuatif. (2) Pembiayaan *Istishna* tidak berpengaruh signifikan terhadap Profitabilitas PT. Bank Muamalat Indonesia Tbk. Periode 2010-2021. (3) Pembiayaan *Ijarah* tidak berpengaruh signifikan terhadap Profitabilitas PT. Bank Muamalat Indonesia Tbk. Periode 2010-2021. (4) Pembiayaan *Istishna* dan *Ijarah* tidak berpengaruh signifikan terhadap Profitabilitas PT. Bank Muamalat Indonesia Tbk. Periode 2010-2021.

Kata Kunci: Pembiayaan *Istishna*, *Ijarah*, Profitabilitas.