ABSTRACT

THE EFFECT OF FINANCING RISK AND LIQUIDITY OF MUDHARABAH FINANCING

(Survey on Islamic Commercial Banks for the 2019–2024 Period)

By:

Neng Gina Rospika A'la

223403017

Guide 1 : Iwan Hermansyah, S.E., M.Si., Ak., CA., CFRM.
Guide II : Pretisila Kartika Putri, S.E., M.Si., Ak.

This study aims to determine: (1) the financing risk, liquidity, and Mudharabah financing in Islamic Commercial Banks during the 2019–2024 period; (2) the partial effect of financing risk and liquidity on Mudharabah financing; and (3) the simultaneous effect of financing risk and liquidity on Mudharabah financing in Islamic Commercial Banks during the 2019–2024 period.This research uses a quantitative approach by applying panel data analysis, which combines time series and cross-section data. The population consists of 14 Islamic Commercial Banks. The sampling technique used is purposive sampling. Data collection in this study uses secondary data obtained from the annual reports of Islamic Commercial Banks for the 2019–2024 period published by each bank. The results show that financing risk partially has a negative effect on Mudharabah financing, while liquidity partially has a positive effect on Mudharabah financing in Islamic Commercial Banks for the 2019–2024 period. Simultaneously, financing risk and liquidity have a significant effect on Mudharabah financing in Islamic Commercial Banks for the the 2019–2024 period.

Keywords: *Financing Risk, Liquidity, Mudharabah Financing*