

ABSTRACT

THE EFFECT OF MUDHARABAH FINANCING AND FINANCING RISK ON PROFITABILITY (Empirical Study of Islamic Commercial Banks in Indonesia 2015-2024)

By:

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This study aims to determine mudharabah financing, financing risk, and profitability in Islamic commercial banks for the period 2015-2024. Furthermore, it aims to determine the partial and simultaneous effect of mudharabah financing and financing risk on profitability in Islamic commercial banks for the period 2015-2024. The research method used is a quantitative research method with a causal approach. The sample selection technique used was purposive sampling. The data collection technique used was secondary data obtained through literature reviews and other relevant sources. The analytical tool used was panel data regression analysis. The results of this study indicate that: (1) Mudharabah financing, Financing Risk and Probabilty fluctuated during the research period; (2) Mudharabah financing partially does not have a positive effect on profitability; (3) Financing Risk has a partial negative and significant effect on profitability.

Keywords: Mudharabah Financing, Financing Risk, Profitability.