

ABSTRACT

Bank Muamalat was able to survive during the Covid-19 pandemic as indicated by an increase in commission-based income (Fee Based Income/FBI) of the company by 95% (yoy) from IDR 560.5 billion as of 31 December 2021 to IDR 1.1 trillion at the end of December 2022. The increase in profit can be accessed through the financial performance of Bank Muamalat Indonesia. The financial performance is one way to assess a company's quality by analyzing the financial statements. In addition to this, research related to profitability for musyarakah and BOPO financing at Bank Muamalat through inflation has not been widely explored, especially in Indonesia, so it needs to be explored more deeply to find out the truth. For this reason, this study discusses how rahn and BOPO financing affect profitability (ROA) at Bank Muamalat Indonesia with inflation as a moderating variable in 2015-2022.

The case study in this research is Bank Muamalat Indonesia. This study uses secondary data, namely the financial statements of Bank Muamalat Indonesia and Indonesian Inflation, which total 32 data. The analytical method of this study used moderated regression analysis (MRA) with the SPSS 25 program.

The processing results of the moderation regression analysis in this study indicate that musyarakah financing on ROA is positive and not significant. In addition, the result of BOPO on ROA is negative and significant. The result of inflation as a moderator of musyarakah financing on ROA is negative and not significant, which means that inflation weakens musyarakah financing on ROA. Meanwhile the result of inflation as a moderator between BOPO and ROA is negative and not significant, which means that inflation weakens between BOPO and ROA.

Keywords : Musyarakah Financing, BOPO, Profitability (ROA), Inflation.