

ABSTRACT

The purpose of this study was to analyze the impact of financing in sharia banks consisting of mudaraba, musharaka, and murabaha on profitability of sharia banks in Indonesia period 2010-2018.

This research uses quantitative method with panel data from 4 sharia banks, which were from PT Bank Muamalat Indonesia, PT BRI Syariah, PT BNI Syariah, and PT Bank Syariah Mandiri in 2010-2018. The data used in this study are annual data obtained from Financial Report of Otoritas Jasa Keuangan publication, and banks report through the website. Data analysis techniques used in this study is dynamic panel data that enables to see the impact of financing sharia banks in long and short term.

The research results show that simultaneous mudaraba, musharaka, and murabaha has significant positive impact on profitability in long and short term. Partially, mudaraba has significant positive impact on profitability in long and short term. While musharaka has significant negative impact on profitability in long term and no impact in the short term. Murabaha has significant negative impact on profitability in long term and no impact in the short term

Keywords: Mudaraba, Musharaka, Murabaha, Profitability.