International Journal of Scientific Research and Management (IJSRM)
||Volume||12||Issue||10||Pages||7526-7535||2024||
Website: https://ijsrm.net ISSN: 2321-3418
DOI: 10.18535/ijsrm/v12i10.em01

The Effect of Murabahah, Mudharabah and Musharakah Financing on Profitability in Sharia Commercial Banks

Nora Lubis[1], Hilmi[2], Yusri Hazmi[3]

Polytechnic State of Lhokseumawe, Indonesia

Abstract:
Financing is an important activity for Islamic banks. Islamic banks, which have a function as an intermediary institution, are obliged to carry out operational activities effectively and efficiently in order to generate maximum profits. This study aims to determine the influence of Murabahah, Mudharabah, and Musharakah Financing on profitability in Sharia Commercial Banks in Indonesia. The analysis method used is the panel data regression method with the selected model being the Fixed Effect Model. The population in this study is all Sharia Commercial Banks in Indonesia registered with the FSA for the 2019-2021 period as many as 14 Islamic banks. The determination of the number of samples was carried out using the Purposive Sampling technique and was determined as many as 9 samples of Islamic banks. The results of the t-test show that partially Murabahah Financing and Musharakah Financing do not have a significant effect on profitability, while Mudharabah Financing has a negative and significant effect on profitability. The results of Test F show that simultaneously Murabahah, Mudharabah, and Musharakah Financing has a significant effect on profitability in Sharia Commercial Banks in Indonesia registered with the Financial Services Authority for the 2019-2021 period.

Keywords: Murabahah Financing, Mudharabah Financing, Musharakah Financing, Profitability.

Introduction

The existence of Islamic banking as an Islamic bank that uses sharia principles, has received support from the Muslim community in the country. This is illustrated by the migration of a number of conventional bank customers to Islamic banks. According to data from Bank Syariah Indonesia, as of May 2023, the number of customers of Indonesia's Islamic banks has reached 19 million, with profit growth of 32.41 percent or IDR 2.82 trillion. On the other hand, this development is tangible evidence of the existence of Islamic banks in Indonesia, which responds to the anxiety of the Muslim community in Indonesia about the concept of riba which is forbidden by Islam. The development of Islamic banking in Indonesia began in 1983, along with the deregulation of banking, where the Indonesia government planned to implement a "profit-sharing system" in credit which is the concept of Islamic banking. Along with the performance of Islamic banks, it was recorded that in 2023 the number of Islamic banks in Indonesia was 15 Sharia Commercial Banks, 20 haria Business Units and BPRS 167 units.

Islamic banks have a function as an intermediary institution, namely collecting funds from the community and then distributing them back to the community through financing. Therefore, operational activities must be carried out effectively and efficiently to generate profits, as well as the main goal of all banks is to generate maximum profits (profitability). Profitability is the ability or power to obtain profits or profits. To increase the profitability of banks, maximum revenue can be carried out. One of them is carried out by the use of productive assets, namely financing (Hasibuan & dwiarti, 2019). If the bank is not able to generate profits properly, it is likely that the bank will not be able to meet the financing needs of the community. (Muhammad, 2018). In this study, the measurement of banking profitability uses the Return on Asset ratio.

The following is the development of Return on Asset at Sharia Commercial Banks as presented in table 1. as follows:

Table 1. Development of Return on Asset Sharia Commercial Banks for the 2018-2022 Period

No	Year	Return on Asset	Return on Asset Progression
1	2018	1,28%	-
2	2019	1,73%	35%
3	2020	1,40%	-19%
4	2021	1,55%	11%
5	2022	2,00%	29%

Source: Sharia Banking Statistics (www.ojk.go.id) data processed in 2024

Based on table 1., it can be seen that the Return on Asset ratio of Sharia Commercial Banks has increased and decreased (fluctuated) in 2018-2022. To increase the profitability and growth of Islamic banking in Indonesia, various strategic steps need to be taken. This includes the development of innovative products and services, strengthening Islamic banking governance, increasing the capacity of human resources who master sharia principles, and others. The financing products available at Islamic commercial banks are quite varied to meet business needs and personal needs. The following is the growth data of all types of financing in Sharia Commercial Banks in Indonesia, namely:

Table 2. Financing Growth Data at Sharia Commercial Banks Year 2021-2022

Contract	Nominal (Billion Rp)	Growth (2021-2022)	Growth 2021 (yoy)
Murabahah	242.229	21,71%	9,39%
Musharakah	226.787	19,54%	7,50%
Mudharabah	10.572	1,51%	-14,03%
Qardh	13.872	13,94%	0,66%
Ijarah	8.132	15,92%	-19,26%
Istishna	3.141	20,87%	6,67%
Multiservices	1.205	30,93%	5,52%
Salam	2.138	-	-
Total	508.075	20,44%	6,90%

Source: Sharia Banking Statistics (www.ojk.go.id), data processed in 2024.

Based on table 2., the growth of Islamic banking financing in 2022 is dominated by murabahah contract financing (21.71%) and musharakah financing (19.54%). Mudharabah financing ranked third with a percentage of 1.51%. The rest is filled by other financing with qardh contracts, ijarah, istishna, etc (Financial Services Authority).

If you look at table 2, murabahah financing is the most popular financing. Murabahah financing is an agreement/sale and purchase agreement that mentions the cost price and is added to the profit level that has been mentioned and determined at the beginning of the agreement. Mudharabah financing is a form of cooperation between two parties, namely the owner of capital (shahibul-maal) and the manager (mudharib). The owner of capital provides funds, while the manager is responsible for managing and investing the funds in a specific project or business (Alam et al., 2022).

Meanwhile, Musharakah Financing is a form of cooperation between two or more parties to fund a project or business. In the musharakah, the parties involved contribute capital and energy, as well as share the benefits and risks according to the previous agreement (Azizah & Lestari, 2022). From the presentation of the data above, mudharabah financing decreased in 2021, but in 2021 Return on Assets actually increased. This condition is not uncommon in that an increase in mudharabah has an effect on increasing profitability. To prove the existing conditions and the causes that occurred in 2021, further research is needed. So that this study intends to find out whether there is an influence of Murabahah, Mudharabah and Musharakah Financing on Profitability simultaneously and partially on the Profitability of Sharia Commercial Banks in Indonesia.

Literature Review

Sharia Banking

Based on Law No. 21 of 2008 concerning Islamic banking, Islamic banks are defined as banks that carry out their business activities based on sharia principles and according to their types consist of Sharia Commercial Banks, Sharia Business Units, and Sharia People's Financing Banks (BPRS). Islamic banks are bank whose activities refer to Islamic law, and in their activities do not charge interest or pay interest to customers (Ismail, 2017:32).

Murabahah Financing

Based on Law Number 21 of 2018 concerning Islamic banking, it provides a definition of *murabahah* in the explanation of article 19 paragraph 1 letter d, explaining that "*Akad Murabahah*" is a contract to finance an item by affirming the purchase price to the buyer and the buyer pays at an additional price as an agreed profit. The legal basis for the implementation of *murabahah* financing in Islamic law is the Qur'an, surah Al-Baqarah (2:275). Regarding the legal basis of *murabahah* financing, it is also stated in the Fatwa of DSN (National Sharia Council) Number 4/DSN-MUI/IV/2000.

Mudharabah Financing

According to Syafi'i Antonio, *Mudharabah* is a business cooperation contract between two parties, the first party, namely the Islamic bank as the owner of capital (*shahibul maal)* provides all (100%) of capital, while the second party becomes the fund manager (*mudharib*). The legal basis for the implementation of *mudharabah* financing in Islamic law is the Qur'an, surah Al-Baqarah (2:198). Regarding the legal basis of *Mudharabah Financing*, it is also contained in the DSN Fatwa No. 07/DSN-MUI/IV/2000).

Musharakah Financing

According to Ascarya (2018), *musharakah* is a cooperation agreement between two or more entrepreneurs who work together as business partners in a business, each party includes their capital and participates in managing the business and profits and losses will be divided based on the percentage of capital participation. The legal basis for the implementation of *musharakah* financing in Islamic law is the Qur'an, surah Shad (38:24). The legal basis for musharakah financing in Islamic banks is enshrined in the Fatwa of DSN MUI No. 08/DSN-MUI/IV/2000 concerning musharakah.

Profitability

According to Kasmir (2019:198), the profitability ratio is a ratio to assess the company's ability to obtain profits or profits, which can provide a measure of the level of effectiveness of the company's management, and this is shown in the acquisition of sales profits and investment income. The Profitability Ratio used in this study is *Return on Asset* (ROA). Kasmir (2012:197) defines *Return on Assets* (ROA) as a ratio to measure a company's ability to generate profits/profits from all assets owned by the company. The *Return on Asset* (ROA) can be calculated by the formula:

$$\textit{Return on Asset} = \frac{\textit{Earning After Tax}}{\textit{Total Asset}} \times 100\%$$

Conceptual Framework

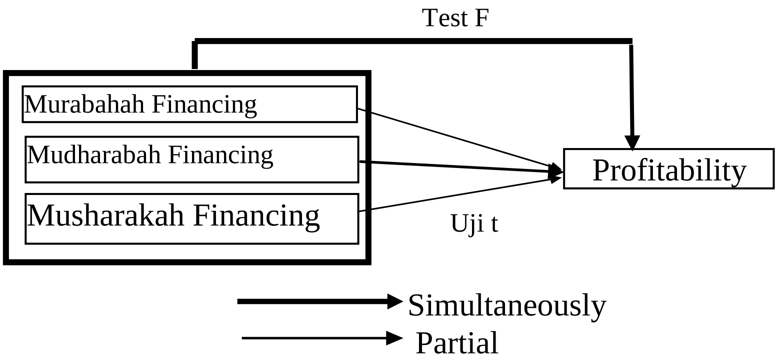

Figure 1. Conceptual Framework

Research Methods

Research Object

This research consists of dependent variables, namely Profitability and independent variables, namely *Murabahah*, *Mudharabah* and *Musyarakah financing*. The object of this study is Sharia Commercial Banks in Indonesia registered with the Financial Services Authority for the 2019-2021 period.

Types and Techniques of Data Collection

The type of data used in this study is secondary data in the form of panel data (*pooled data*). The research uses a quantitative approach, by taking data from the official website of the Financial Services Authority by accessing the link *www.ojk.co.id*. The financial report data used in the study is quarterly data starting from 2019-2021, and for data processing in this study using the help of *software Eviews*.

Population and Sample

The population in this study consists of 14 Sharia Commercial Banks registered with the Financial Services Authority for the 2019-2021 period. The sample selection in this study uses the *purposive sampling*. The following are the criteria used in sample selection:

1. The Company is a Sharia Commercial Bank in Indonesia that has been registered with the Financial Services Authority.
2. Sharia Commercial Banks that have complete variable data studied, namely *murabahah financing, mudharabah, musyarakah*, and *return on asset*.
3. Sharia Commercial Banks which have complete quarterly financial statements during the 2019-2021 period.
4. Sharia Commercial Banks that publish annual financial statements for the 2019-2021 period on the website of the Financial Services Authority or on the website of each Islamic bank.

Based on the criteria that have been presented, the selected sample is 9 samples from 14 populations of Sharia Commercial Banks in Indonesia. The following are the Islamic commercial banks that will be used as samples in this study, namely: Bank Muamalat Indonesia, Bank Victoria Syariah, Bank Rakyat Indonesia Syariah, Bank Negara Indonesia Syariah, Bank Syariah Mandiri, Bank Mega Syariah, Bank Panin Dubai Syariah, Bank KB Bukopin Syariah, Bank Aceh Syariah.

Research Result and Discussion

Descriptive Statistics

Table 3. Descriptive Statistics

	ROA	MUR	MUD	MUS
Mean	0.806111	19.44861	2.592037	2.921389
Median	0.650000	19.24500	2.610000	2.530000
Maximum	2.510000	31.43000	4.980000	8.180000
Minimum	0.020000	10.16000	0.040000	0.590000
Std. Dev.	0.751637	4.419717	1.471063	1.460877
Observations	108	108	108	108

Source: Eviews 10 Output Results (2024)

Based on table 3, descriptive statistics can be described as follows:

1. The average Profitability (ROA) value of Sharia Commercial Banks in Indonesia during the 2019-2021 period is 0.80. The highest value of 2.51 occurred in the third quarter of 2019 at Bank Aceh Syariah and the lowest value was 0.02 which occurred in the first quarter of 2020 at Bank Muamalat Indonesia Syariah, while the standard deviation value was 0.75.
2. The average value of Murabahah (MUR) at Sharia Commercial Banks in Indonesia during the 2019-2021 period is 19.44. The highest value of 31.43 occurred in the fourth quarter of 2021 at Bank Panin Dubai Syariah and the lowest value was 10.16 which occurred in the first quarter of 2019 at Bank Muamalat Indonesia Syariah, while the standard deviation value was 4.41.

3. The average value of Mudharabah (MUD) at Sharia Commercial Banks in Indonesia during the 2019-2021 period is 2.59. The highest value of 4.98 occurred in the first quarter of 2021 at Bank Muamalat Indonesia and the lowest value was 0.04 which occurred in the fourth quarter of 2019 at Bank Aceh Syariah, while the standard deviation value was 1.47.
4. The average value of Musyarakah (MUS) at Sharia Commercial Banks in Indonesia during the 2019-2021 period is 2.92. The highest value of 8.18 occurred in the first quarter of 2019 at Bank Panin Dubai Syariah and the lowest value was 0.59 which occurred in the fourth quarter of 2021 at Bank Mega Syariah, while the standard deviation value was 1.46.

Regression Model Selection

There are 3 (three) regression models in the data panel, namely the Common Effect Model, the Fixed Effect Model, and the Random Effect Model. So to get the best model, it is necessary to carry out a testing stage. The Chow test is the first stage of testing that must be carried out. The chow test is used to determine whether the selected model is a Common Effect Model or a Fixed Effect Model.

Table 4. Chow Test Results

Effects Test	**Statistic**	**d.f.**	**Prob.**
Cross-section F	25.661.392	-8,96	0.0000
Cross-section Chi-square	123.522.714	8	0.0000

Source: Eviews 10 Output Results (2024)

Based on the results of the Chow Test above, the probability value of *the Cross-section chi-square* is 0.0000. This means that the value of the *Cross-section* probability is smaller than the α level (0.0000 < 0.05). So statistically H_0 is rejected and H1 is accepted, meaning that *the fixed effect model* is better than *the common effect model.*

Table 5. Hausman Test Results

Test Summary	**Chi-Sq. Statistic**	**Chi-Sq. d.f.**	**Prob.**
Cross-section random	20.747.691	3	0.0001

Source: Eviews 10 Output Results (2024)

The results of the *Hausman* test in table 5, show that the probability value of *Cross-section random*, which is 0.0001, is smaller than the level of α = 0.05, which is (0.0001 < 0.05). So it can be concluded that H_0 is rejected and H_1 is accepted, which means that the best model used in this study is the *fixed effect model.*

Classical Assumption Test

Multicollinearity Test

Table 6. Multicollinearity Test Results

	MUR	MUD	MUS
MUR	1.000000	-0.006614	-0.028761
MUD	-0.006614	1.000000	0.788947
MUS	-0.028761	0.788947	1.000000

Source: Eviews 10 Output Results (2024)

Based on the test results in table 6, there is no coefficient value of each independent variable that shows a value of more than 0.9. This means that in this regression model there is no problem of multicollinearity. So it can be concluded that this regression model can be said to be good because a good regression model does not have a correlation between independent variables.

Heteroscedasticity Test

Table 7. Heteroscedasticity Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.115529	0.089497	1.290.863	0.1999
MUR	0.003491	0.004300	0.811764	0.4189
MUD	0.026810	0.019791	1.354.619	0.1787
MUS	-0.023930	0.020355	-1.175.658	0.2426

Source: Eviews 10 Output Results (2024)

From table 7, it is known that in the regression model there is no heteroscedasticity problem. This is based on the probability value of the three variables greater than 0.05. The probability value of the MUR ratio was 0.4189> 0.05, the MUD ratio was 0.1787 > 0.05, and the MUS ratio was 0.2426 > 0.05. The results show that all variable probability values are greater than 0.05, so it can be concluded that this study does not contain elements of heteroscedasticity.

Hypothesis Test

Partial Significant Test (T-Test)

Table 8. Partial Test Results (t-Test)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.994114	0.188055	5.286.304	0.0000
MUR	0.005024	0.009036	0.556040	0.5795
MUD	-0.096616	0.041586	-2.323.298	0.0223
MUS	-0.012078	0.042770	-0.282380	0.7783

Source: Eviews 10 Output Results (2024)

Based on table 8, the influence of each independent variable on the dependent variable can be explained as follows:

1. *Murabahah* financing (MUR) partially has no effect on profitability. This can be seen from the $t_{calculation}$ of 0.556040 which means that the tcount (0.556040) < the t-value$_{of\ the\ table}$ (1.98282) and the MUR variable has a probability value greater than the α level, which is 0.5795 > 0.05. So that H_{o1} is accepted and H_{a1} is rejected, it can be concluded that partially *murabahah* financing does not have a significant effect on profitability (*Return on Asset*).
2. *Mudharabah* financing (MUD) partially has a negative effect on profitability. This is seen from the $t_{calculation}$ of -2.323298 which means that t_{count} (-2.323298) < the value of the table t (1.98282) and the MUD variable has a probability value smaller than the α level, which is 0.0223 < 0.05. So that H_{o2} is rejected and H_{a2} is accepted, it can be concluded that *mudharabah* financing has a negative and significant effect on profitability (*Return on Asset*).
3. *Musharakah* financing (MUS) partially has no effect on profitability. This is seen from the$_{t\ calculation}$ of -0.282380 which means that the tcount (-0.282380) < the t-value$_{of\ the\ table}$ (1.98282) and the MUS variable has a probability value greater than the α level, which is 0.7783 > 0.05. So that H_{o3} is accepted and H_{a3} is rejected, it can be concluded that *musharakah* financing does not have a significant effect on profitability (*Return on Asset).*

Simultaneous Significant Test (F-Test)

The F-statistical test is used to determine how much influence independent variables have on dependent variables simultaneously or together.

Table 9. Simultaneous Test Results (F-Test)

R-squared	0.900980	Mean dependent var	0.806111
Adjusted R-squared	0.889634	S.D. dependent var	0.751637
S.E. of regression	0.249704	Akaike info criterion	0.167359
Sum squared resid	5.985.804	Schwarz criterion	0.465373

Log likelihood	2.962.630	Hannan-Quinn criter.	0.288193
F-statistic	7.940.936	Durbin-Watson stat	0.822095
Prob(F-statistic)	0.000000		

Source: Eviews 10 Output Results (2024)

Based on table 9, in the F test, the$_{\text{F value is calculated}}$ as 79.40936 where the F value$_{\text{is calculated}}$ > F_{table} is 79.40936 > 2.69 with a prob value (F-statistic) of 0.0000 smaller than the level of α = 0.05, then H_0 is rejected and H_a is accepted which means that the financing of *Murabahah*, *Mudharaba*h and *Musyarakah* simultaneously had a significant effect on the profitability of Sharia Commercial Banks in Indonesia from 2019 to 2021.

Determination Coefficient Test (R^2)

Table 9. Determination Coefficient Test Results (R^2)

R-squared	0.900980	Mean dependent var	0.806111
Adjusted R-squared	0.889634	S.D. dependent var	0.751637
S.E. of regression	0.249704	Akaike info criterion	0.167359
Sum squared resid	5.985.804	Schwarz criterion	0.465373
Log likelihood	2.962.630	Hannan-Quinn criter.	0.288193
F-statistic	7.940.936	Durbin-Watson stat	0.822095
Prob(F-statistic)	0.000000		

Source: Eviews 10 Output Results (2024)

The determination coefficient test aims to find out how much independent variables can explain the dependent variables. The determination test can be seen through the R-square, the R-square value is said to be good if it is above 0.05. Based on table 4.8, it is known that the *Adjusted R-squared* value is 0.889634 or 88.96%. This shows that the independent variables, namely *Murabahah*, *Mudharabah* and *Musharakah financing* in Sharia Commercial Banks for the 2019-2021 period, can explain the dependent variable *Return on Asset* of 88.96%. While the remaining 11.04% is explained by other factors that are not included in this study.

Discussion

The Effect of *Murabahah* Financing on Profitability

Murabahah financing (MUR) has no effect on profitability in Sharia Commercial Banks in Indonesia. This can be seen from the$_{\text{t calculation}}$ of 0.556040 which means that the tcount (0.556040) < the t-value$_{\text{of the table}}$ (1.98282) and the MUR variable has a probability value greater than the α level, which is 0.5795 > 0.05. So that H_{o1} is accepted and H_{a1} is rejected, it can be concluded that *Murabahah* financing partially does not have a significant effect on profitability (*Return on Asset*). The results of this study are in line with research conducted by Fazriani & Mais (2019) which explains that *murabahah* financing has no effect on *Return on Assets*.

This means that the size of *the value of murabahah* financing has not contributed significantly to increasing profitability. The results of *murabahah* financing that do not affect profitability are due to the amount of funding that has not been disbursed, which is caused by various problems, such as unstable national economic conditions and investment growth that has not yet recovered after Covid-19 which has a very wide impact on various sectors of the community's economy. However, efforts are needed to increase the productivity of third-party funds, so that it can increase profitability growth in the future. And the large amount of third-party deposits has not been utilized by banks to the fullest. The still difficult economic conditions felt by business actors have affected the disbursement of public funds managed by banks. So that the economic recovery efforts carried out by the order have also not been carried out properly.

The Effect of Mudharabah on Profitability

From the results of the tests that have been carried out, *mudharabah* financing (MUD) has a negative effect on the profitability of Sharia Commercial Banks in Indonesia. This is seen from the $t_{calculation}$ of -2.323298 which means that t_{count} (-2.323298) < the value of the table t (1.98282) and the MUD variable has a probability value smaller than the α level, which is 0.0223 < 0.05. So that H_{o2} is rejected and H_{a2} is accepted, it can be concluded that *mudharabah* financing has a negative and significant effect on profitability (*Return on Asset*). The results of this study are in line with research conducted by Qodriasari (2014) showing that *mudharabah* financing has a significant negative effect on profitability.

So it can be interpreted that the higher the *mudharabah* financing, the lower the profit or profitability, and vice versa in this condition the bank experiences an increase in non-performing financing, thus having an impact on the decrease in bank profitability. Banks need to be more careful in relocating financing. This principle is an effort to reduce the risk of non-collectibility of *mudharabah* financing, so it is feared that there will be an increase in non-performing financing and reduce profitability.

The Effect of Musharakah on Profitability

Based on the results of tests that have been carried out, *Musharakah* financing (MUS) partially has no effect on profitability. This is seen from the$_{t\ calculation}$ of -0.282380 which means that the tcount (-0.282380) < the t-value$_{of\ the\ table}$ (1.98282) and the MUS variable has a probability value greater than the α level, which is 0.7783 > 0.05. So that H_{o3} is accepted and H_{a3} is rejected, it can be concluded that *musharakah* financing does not have a significant effect on profitability (*Return on Asset).* The results of this study are in line with research conducted by Laila Rokhmah and Euis Komariah (2017) which stated that musharakah financing does not have a significant effect on profitability.

This means that the rise and fall of *musharakah* financing owned by banks is not necessarily followed by a decrease in profitability (ROA) obtained by banks. This can happen because *musharakah* financing shows unproductive financing, so that banks do not have an impact on increasing income from financing distribution. However, this anticipation is too excessive so that it interferes with the increase in profitability. If this is supported by the principle of prudence and better external conditions (community economy), it can help increase the bank's profitability in the future.

The Effect of *Murabahah, Mudharabah* and *Musharakah* Financing on Profitability

This is based on the F test obtained the results of the $F_{value\ calculated}$ as 79.40936 where the F $value_{calculated} > F_{table}$ is 79.40936 > 2.69 with a prob value (F-statistic) of 0.0000 smaller than the level of α = 0.05, then H_0 is rejected and H_a accepted which means that the variables of MUR, MUD and MUS together (simultaneously) have a significant effect on the profitability of Sharia Commercial Banks in Indonesia. Therefore, it can be concluded that *murabahah, mudharabah,* and *musharakah* financing together (simultaneously) has a significant influence on profitability (ROA) in Sharia Commercial Banks in Indonesia for the 2019-2021 period. The results of this study are in line with research conducted by Citra Intan Purnama Sari and Sulaeman (2021) which stated that *Murabahah, Mudharabah,* and *Musharakah* financing has a significant effect on profitability (ROA).

This shows that Sharia Commercial Banks in Indonesia must continue to maintain the bank's performance while maintaining the level of profitability obtained by the bank, of course by paying attention to factors that affect profitability such as financing distribution, third-party fundraising, financing risks, service quality and others that aim to keep the bank healthy and maintain public trust.

Conclusion

Based on the results of the research and discussion that has been described, this researcher can draw the following conclusions:

1. Murabahah partially has no effect on the profitability of Sharia commercial banks in Indonesia registered with the Financial Services Authority (OJK) for the 2019-2021 period with the result of $t_{calculation}$ smaller than the t_{table} (0.556040 < 1.98282) with a significance value (0.5795 > 0.05).
2. Mudharabah partially had a significant negative effect on the profitability of Sharia commercial banks in Indonesia registered with the Financial Services Authority (OJK) for the 2019-2021 period with the result of $t_{calculation}$ smaller than the$_{t\ table}$ (-2.323298 < 1.98282) with a significance value (0.0223 < 0.05).
3. Musharakah partially did not have a significant effect on the profitability of Sharia commercial banks in Indonesia registered with the Financial Services Authority (OJK) for the 2019-2021 period with the result of $t_{calculation}$ smaller than the t_{table} (-0.282380 < 1.98282) with a significance value (0.7783 > 0.05).

4. Murabahah, Mudharabah, and Musyarakah simultaneously had a significant effect on the profitability of Sharia commercial banks in Indonesia registered with the Financial Services Authority (OJK) for the 2019-2021 period with a result of Fcal greater than that of Ftable (79.40936 > 2.69) with a significance value (0.0000 > 0.05).

Suggestion

Based on the results of the analysis and conclusions that have been presented in this study, the author gives suggestions to related parties:

1. Sharia Commercial Bank
   Research in the 2019-2021 period proves that *murabah, mudharabah* and *musharakah* financing has not made a maximum contribution to the profitability of Sharia Commercial Banks in Indonesia. There is a suspicion that this can happen and is due to the lack of maximum distribution of financing and the debtor's inability to return the financing on time. This can happen due to the weakening of the debtor's ability. So it is necessary to re-optimize in obtaining profitability and be more careful in distributing all types of financing.
2. Next Researcher
   The author suggests that research be conducted using more and more diverse variables and extending the research period so that it will get maximum results in analyzing variables that do affect profitability.

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