

ABSTRACT

Islam is the largest religion in Indonesia. Therefore, nowadays sharia banks continue to grow every year. This is proven by the growing number of Sharia banks in Indonesia. Nowadays, Indonesian people are interested in sharia bank services. This is due to the existence of a non-usury system in sharia banks that is not owned by conventional banks. In conducting its business, the implementation of the sharia banking system is based on Islamic law (sharia).

This study aims to determine the influence of Mudarabah, Musharakah, Murabaha, and Qardh Financing on the Profitability of Sharia Commercial Banks in Indonesia in 2015-2019 both simultaneously and partially. The data is obtained from the annual financial statements of each sharia commercial bank.

The population in this study is sharia commercial banks in Indonesia for the period 2015-2019. In this study, sampling was conducted on a nonprobability sampling by using purposive sampling. Obtained 45 samples from 9 Sharia Commercial Banks for 5 years. In this study, the analysis method using data panel regression by Eviews software version 11.

The results showed that the financing of mudarabah, musharakah, murabaha, and qardh had a simultaneous effect on profitability. Mudarabah and musharakah financing have no effect on ROA. Murabaha financing has negatively affects profitability and qardh financing has positively affects profitability.

Further research can use other independent variables or independent variables that exist in this study with different research objects such as sharia business units or sharia people's financing banks. In addition, sharia commercial banks should start developing another financing such as ijarah, istishna, salam and others. Because they have a good opportunity for the development of sharia commercial banks themselves.

Keywords: *Sharia banks, mudarabah financing, musharakah financing, murabaha financing, qardh financing, return on assets.*