

DETERMINANT OF MARGIN MURABAHAH'S INCOME IN SHARIA BANK IN INDONESIA

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ABSTRACT

This study was conducted to examine the effect of the variable Operational Costs, Third Party Funds, Murabahah Financing Volume, Bank Indonesia Interest Rates and Inflation on Murabahah Margin Revenues in Islamic commercial banks in Indonesia. The period used in this study is 3 years, from 2016 to 2018.

The population in this study amounted to 14 Islamic commercial banks that have been and are still registered with the Financial Services Authority for the period of 2016 - 2018. The sampling technique used was purposive sampling and obtained a sample of 9 Islamic commercial banks. The data analysis technique used is multiple linear regression.

The results showed that Operational Cost partially had a positive and significant effect on Murabahah Margin Revenues, Third Party Funds had a negative and significant effect on Murabahah Margin Revenues, Murabahah Financing Volume had a positive and significant effect on murabahah Margin Revenues, while Bank Indonesia Interest Rates and Inflation were not effect on Murabahah Margin income. The results of the model accuracy test performed using the F test have a value of 81,120 with a significance value of 0,000. The predictive ability of the four variables on Murabahah Margin income is 74.4% as indicated by the magnitude of adjusted R square of 0.744 while the remaining 25.6% is influenced by other factors not included in the research model.

Kata Kunci: *Operational Costs, Third Party Funds, Murabahah Financing Volume, Bank Indonesia Interest Rates, Inflation, and Murabahah Margin Income*