

**ANALYSIS OF THE INFLUENCE OF MUSHARAKAH, MUDHARABAH,
AND IJARAH FINANCINGS TOWARD PROFITABILITY IN ISLAMIC
BANKS**

**(Case Study of Islamic Commercial Banks and Islamic Business Units in
Indonesia, Period of 2012-2015)**

**ANALISIS PENGARUH PEMBIAYAAN MUSYARAKAH,
MUDHARABAH, DAN IJARAH TERHADAP PROFITABILITAS PADA
BANK SYARIAH**

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UNDERGRADUATE THESIS

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DECLARATION

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I certify that this undergraduate thesis entitled “**Analysis of the Influence of Musharakah, Mudharabah, and Ijarah Financings Toward Profitability in Islamic Banks (Case Study of Islamic Commercial Banks and Islamic Business Units in Indonesia, Period of 2012-2015)**” contains no material which has been accepted for the award of any other degree or diploma in my name, in any university or other tertiary institution and, to the best of my knowledge and belief, contains no material previously published or written by another person, except where due reference has been made in text. Therefore, if any violation of intellectual right is found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, 3rd May, 2016

Ageng Cahya Kurnia Putri

MOTTO

Seseorang yang optimis akan melihat adanya kesempatan dalam setiap malapetaka, sedangkan orang pesimis melihat malapetaka dalam setiap kesempatan

(Nabi Muhammad SAW)

“Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michaelangelo, Mother Teresa, Leonardo da Vinci, Thomas Jefferson, and Albert Einstein.”

(H. Jackson Brown Jr.)

“Life isn't about finding yourself. Life is about creating yourself.”

(George Bernard Shaw)

“Strength does not come from physical capacity. It comes from an indomitable will”

Mahatma Gandhi

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Hopefully, this research will give benefit and bring changes for the society, Islamic banking industries, and all the people who want to know more about Islamic banking industries in Indonesia.

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