



**ANALYSIS INFLUENCE FINANCING MUDHARABAH AND
MUSYARAKAH TO RISK CREDIT (NON-PERFORMING FINANCING) IN
ISLAMIC COMMERCIAL BANKS FOR THE 2020–2024 PERIOD****Rise Indriyani¹****Universitas Islam Zainul Hasan Genggong, Probolinggo, Indonesia**
riseindriyani05@gmail.com**Hayatul Millah²****Universitas Islam Zainul Hasan Genggong, Probolinggo, Indonesia**
hayatulmillah97@gmail.com**Yeni Kartikawati³****Universitas Islam Zainul Hasan Genggong, Probolinggo, Indonesia**
kartikawatiy@gmail.com

Abstract

This study aims for analyze influence financing mudharabah and musyarakah to risk measured credit using Non-Performing Financing (NPF) at Islamic Commercial Banks in Indonesia during 2020–2024 . Research This based on phenomena improvement financing with scheme for results that are not always follow with improvement risk credit , so that show existence dynamic relationship between second variables said . Research This apply method quantitative with type study associative . The data used is secondary data taken from Statistics Sharia Banking issued by the Financial Services Authority (OJK). The analytical method used is multiple linear regression after do testing hypotheses and assumptions classic such as normality tests , multicollinearity , heteroscedasticity , and autocorrelation . Research results This show that financing mudharabah No own significant influence against NPF if seen in a way individual , with number recorded significance of 0.203. On the other hand , financing musyarakah also not show significant influence , with number significance reached 0.470. In this case this , okay mudharabah and musharakah in a way combination No give significant influence towards NPF, with number significance of 0.430. The Adjusted R Square value obtained is 0.230, which shows that variables independent in study This only capable explains 23% of NPF variations , while the rest influenced by other outside factors study this . Based on the results obtained can be stated that financing with system mudharabah and musyarakah No own significant impact against Non-Performing Financing (NPF) throughout period study.

Keywords: Mudharabah, Musyarakah , Non-Performing Financing (NPF) , Risk Credit, Islamic General Bank

INTRODUCTION

Islamic banking industry in Indonesia has show very good development in a number of year lastly , well in in terms of total assets , market share , as well as distribution financing (Sjam & Canggih, 2022) . Based on data from Financial Services Authority , total assets Islamic banking is increasing from around Rp . 608.89 trillion in 2020 to around Rp980.30 trillion in 2024. Market share also experienced increase , reach around 7.72% of the total sector banking national . Besides that , the amount financing that has been given reach around Rp. 643.55 trillion in 2024 , which shows that Islamic banking is increasingly become part important in system state finances .

Along with development mentioned , financing is based on sharing results like mudharabah and musyarakah also experienced sufficient growth big . Second type contract This play a role as instrument key in system Islamic finance because reflect principles cooperation and distribution risk . However , in its implementation , financing musharakah more often used in scheme based funding for results compared to with mudharabah , which shows that the bank is more tend For choose contracts that have character different risks (Diana, 2020) .

Based on results observation, relationship between financing based on for results and risks credit can analyzed through changes in each variable during period study.

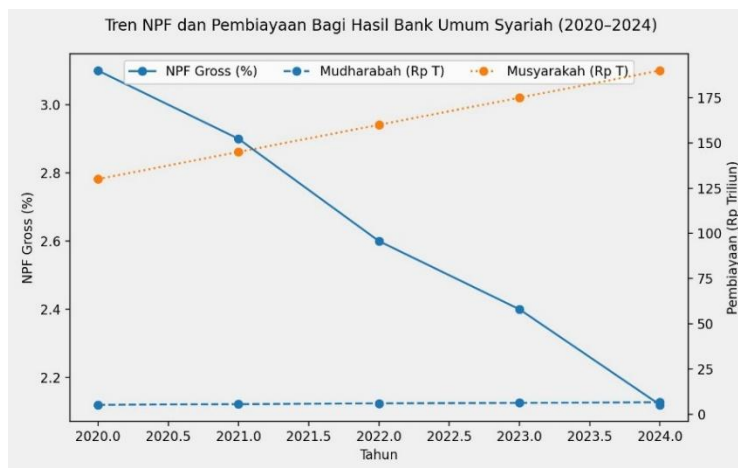


Figure 1.
NPF and Profit-Sharing Financing Trends 2020-2024

Source: OJK (processed data)

Based on graph showing trend financing for results and problems financing (NPF) between 2020 and 2024, it can be seen sufficient pattern significant. In 2020, NPF was recorded around 3.1%, then experience decline



become approximately 2.9% in 2021 , and continuing decrease Again become around 2.6% in 2022 , as well as reach around 2.1% in 2024. The decline This happen simultaneously with increase in financing musyarakah , while financing mudharabah seen relatively stable . This is show that growth in financing No always accompanied with improvement risk credit as is common believed in theory.

In a way theory , increase in funding based on sharing results should accompanied with improvement risk credit , considering how much big dependence to results business client (Sari et al., 2021) . However , results empirical during period This show there is difference between draft theoretical and actual events (Rizky, 2021) . Condition This reflect existence room For study more carry on as well as complex and dynamic relationships between financing mudharabah , musyarakah , and risks credit .

Result of studies that have been done previously about influence financing mudharabah and musyarakah against Non-Performing Financing (NPF) still show difference in findings they . Some study mention that financing that uses system for results own significant influence to improvement risk financing consequence height uncertainty in the business world . However , there is also research that shows that financing mudharabah and musyarakah No give significant influence against NPF, because Islamic banks have apply principle caution and do strict supervision in management financing .

In addition , many studies previously own limitation related duration research and the objects being researched , because only focus on certain Islamic banks . This is cause understanding regarding Sharia Commercial Banks overall Not yet can explained in a way comprehensive , especially in the 2020–2024 period which is marked with recovery economy after pandemic and increase significant in development financing musharakah .

This give different perspectives If compared to with study previously . First, the focus of the study This is in the period between 2020 and 2024, which indicates phase transition and recovery economy after impact from COVID-19 pandemic on performance financing institution Islamic finance . Second , research This utilize the data collected from all Islamic General Banks in Indonesia, which open opportunity for give greater understanding comprehensive about condition industry Islamic banking in this country . Third , research This analyze influence financing Mudharabah and Musyarakah No only in a way separately , but also in simultaneously to Financing Troubled , with objective



For expand understanding about connection between financing based for results and risks in management financing .

Based on description above , the formulation problem in study This can explained as following : whether financing mudharabah own influence against Non-Performing Financing (NPF), whether financing musharakah give contribution against Non-Performing Financing (NPF), and whether in a way simultaneously financing mudharabah and musyarakah influential on Non-Performing Financing (NPF) in Islamic Commercial Banks.

The purpose of study This is For evaluate effect from financing mudharabah and musyarakah to risk credit , good individually and collective . Research This expected capable give contribution theoretical in development knowledge management Islamic finance , in particular related existing risks in based financing for results . In terms of practical , findings from studies This expected can made into consideration by Islamic banks in management risk credit as well as increase quality financing . In addition , research this is also expected become reference For research that will be come .

LITERATURE REVIEW

Mudharabah

According to El, Masyhuri, and Yuliana (2022) Mudharabah can interpreted as something type collaboration business that involves fund management for achieve the permitted and appropriate profit with sharia principles .

According to Tohari (2021) Mudharabah can interpreted as Work The same between fund owner (shahibul maal) and perpetrator business (mudharib), where the profits shared based on the agreement that has been approved by both party .

In implementation, financing mudharabah generally own greater risk tall compared to with based financing transaction sell buy , because the bank covers it risk from results business customer. Condition This can increase potential Non-Performing Financing (NPF) if businesses that receive funds do not grow in accordance hope. With Thus , the relationship between financing mudharabah and NPF become very crucial in evaluate quality assets in institutions Islamic banking.

Musyarakah

According to Dhikrullah (2025) Musyarakah is A type agreement Work the same as having role important in system Islamic finance , because emphasize



values Work togetherness , justice , and distribution profits based on capital investment and results business .

According to Yarmunida (2024) Musyarakah understood as agreement cooperation between two individuals or more that pools funds for manage business . Division profit will done based on the agreement that has been made , while loss will covered in accordance with comparison of capital contributed by each party .

Characteristics financing musyarakah, which emphasizes joint capital collaboration , makes it more in accordance with principle distribution risk in system Islamic banking . However , if management business No done with Good or If performance company decreasing , type financing This still can add risk non - performing financing (NPF), so that banks must implementing management strategies appropriate risk .

Non-Performing Financing

According to Nawasiah (2024) NPF is comparison between loan problematic —which includes group not enough current , doubtful , and bad debts — with total loans disbursed . This figure is very significant indicators Because the more tall NPF value , the more the proportion is also large loans that are not walk with good , that can impact on the decline bank profits and stability.

Non-Performing Financing (NPF) is the ratio used For measure level financing problematic in Islamic banks. NPF reflects quality asset financing at a time bank's ability to manage risk credit disbursed to customers. The taller NPF value , then the more the risk is also big financing covered by the bank.

The height NPF figures show that the bank is facing risk substantial credit, which can influence profit as well as stability finance from institution Islamic finance. Therefore that, NPF often made into as the main indicator in evaluate quality financing.

Risk Credit

According to Aji et al. (2021) Risk credit refers to the possibility losses incurred when borrower No can fulfil not quite enough answer payment in accordance with the agreement that has been made .

According to Silitonga and Manda (2022) Risk credit refers to potential occurrence difficulty when borrower No capable operate obligation his finances , which may triggered by factors within organization That Alone or by condition outside like condition economy .



In the sector Islamic banking , relations between risk credit and NPF ratio have a very important role , because If risk credit No handled with right , opportunity emergence problem in financing will increase .

Islamic Commercial Bank

Sharia Commercial Bank (BUS) is a financial institution that functions as media with collect funds from the public and distribute them back in form suitable loan with sharia principles (Prasetyandari, 2021) .

According to Fitriani (2020) Sharia banks are institution finance that stands on top base the principles contained in the Qur'an and Hadith. For this reason said , this bank No apply the interest system, but adopting a division model profits , trade , and rentals For operate its operations.

In its operations, Islamic General Banks hold very vital role in give useful credit , especially through agreement mudharabah and musyarakah . The process of providing credit this is also related with level possible risks appears , which is commonly called as Financing Problematic, so its management must done very carefully and appropriately with principle caution.

Table 1.
Research Previously

No	Description Name, year and title study previously	Equality	Difference	Research result previously
1.	Zaelina and Nastiti (2021), The Effect of Financing on Credit Risk: Empirically on Indonesian Islamic Banking. (Zaelina & Nastiti, 2021)	<ol style="list-style-type: none"> You're welcome research influence financing to risk credit at Islamic Commercial Banks. You're welcome using Non-Performing Financing (NPF) as variables dependent . You're welcome 	<ol style="list-style-type: none"> Use 2015–2020 period , while study This use 2020–2024 period . Study previously using five variables independent (mudharabah , musyarakah , murabahah , ijarah, and total assets), whereas study This more focus on financing 	<p>Research result the show that total assets influential negative and significant to Non-Performing Financing (NPF) level , whereas financing murabahah own influence positive and</p>



		use method quantitative with multiple linear regression and data from OJK.	mudharabah and musyarakah . 3. Study previously research all type contract financing , whereas study This centralize attention to financing for results as variables main .	significant towards NPF. As for the financing mudharabah , musyarakah , and ijarah do not proven own significant influence against NPF.
2.	Maulana (2024), Analysis Managerial Decisions The Impact of the Profit-Loss Sharing System on the Non-Performing Loan (NPF) Level of Islamic Commercial Banks. (Maulana et al., 2024)	1. You're welcome research influence financing mudharabah and musyarakah against Non-Performing Financing (NPF). 2. You're welcome use approach quantitative with analysis regression as method analysis . 3. You're welcome make Islamic General Banks in Indonesia as object study .	1. Study previously use period 2012–2023 with panel data, while study This use 2020–2024 period . 2. Study previously use sample of 9 Islamic banks with report data annually , whereas study This using aggregate / statistical data Islamic banking .	Based on results analysis that is done , it is known that the volume of financing mudharabah nominally far more small compared to with financing musyarakah . Conditions the cause potential risk financing on the contract musharakah relatively more big compared to with financing mudharabah .
3.	Putri & Nurohman (2025), Whether	1. You're welcome research influence	1. Study previously use 2021–2023 period , while study This use	Based on results testing partial (t-test), financing



	<p>Financing Mudharabah and Financing Musyarakah Own Different Impacts to Risk Credit ? (Putri & Nurohman, 2025)</p>	<p>financing mudharabah and musyarakah against Non-Performing Financing (NPF).</p> <p>2. You're welcome use approach quantitative with multiple linear regression as method analysis .</p> <p>3. You're welcome make Islamic General Banks in Indonesia as object study .</p>	<p>2020-2024 period .</p> <p>2. Study previously find that mudharabah No influential significant and musyarakah influential significant towards NPF, whereas study This test return consistency influence said in a more recent period long and more new .</p>	<p>mudharabah No proven influential significant to Non-Performing Financing (NPF) rate . On the other hand , financing musharakah show significant influence against NPF.</p>
<p>4.</p>	<p>Iswantoa & Ibadurrahman b (2021), The Influence of CAR, FDR, Inflation, GDP, Mudharabah & Musyarakah on NPF. (Iswantoa & Ibadurrahman b, 2021)</p>	<p>1. Use <i>Non-Performing Financing</i> (NPF) as indicator risk credit .</p> <p>2. You're welcome analyze influence financing Mudharabah and</p>	<p>1. Study previously using 6 variables (CAR, FDR, Inflation , GDP, Mudharabah , Musyarakah)</p> <p>2. Study previously add zakat instruments as part from GDP variable for measure welfare (<i>falah</i>).</p>	<p>Findings study show that the Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), and the level inflation influential negative and significant against Non-</p>



		<p>Musyarakah .</p> <p>3. Focus on Islamic Commercial Banks (BUS) in Indonesia.</p> <p>4. Use approach quantitative with technique analysis multiple linear regression .</p>	<p>3. Study previously research 2015-2021 period</p>	<p>Performing Financing (NPF). On the other hand , the Product Gross Domestic Product (GDP) and financing mudharabah proven own influence significant positive against NPF.</p>
5.	<p>Amin (2022), The Effect of Non-Performing Financing, Financing to Deposit Ratio and Capital Adequacy Ratio on Financing Mudharabah Musyarakah at PT. Bank Syariah Bukopin . (Amin et al., 2022)</p>	<p>1. Both of them use <i>Non-Performing Financing</i> (NPF) for measure level risk financing .</p> <p>2. You're welcome research influence financing Mudharabah and Musyarakah to bank risk .</p> <p>3. Focus study conducted at Islamic Commercial Banks (BUS) in Indonesia.</p> <p>4. Use type study</p>	<p>1. Study previously more to method quantitative .</p> <p>2. study previously more specific to the influence ratio finance to mark company .</p>	<p>Research result the show that Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Capital Adequacy Ratio (CAR) in general together own influence positive and significant to financing mudharabah and musyarakah .</p>



		quantitative with method analysis multiple linear regression .		
6.	True (2021), Influence Financing Mudharabah & Musyarakah Regarding BPRS NPF. (Hakiki , 2021)	<ol style="list-style-type: none"> 1. You're welcome only focuses on two variables main that is Financing Mudharabah and Financing Musyarakah . 2. You're welcome use <i>Non Performing Financing</i> (NPF) as indicator risk . 3. Both of them use analysis multiple linear regression and assumption testing classical (normality , autocorrelation , etc.). 4. Using secondary data originating from from Statistics Sharia Banking (OJK). 	<ol style="list-style-type: none"> 1. Study previously researching the Sharia People's Financing Bank (BPRS), while study This focusing on Islamic Commercial Banks (BUS). 2. This article using data from 2016-2018, while study This using more data new . 3. This article using industry data in a way aggregate (national), whereas BUS research usually using data per bank. 	<p>Research result show that in a way simultaneous financing mudharabah and musyarakah influential significant against Non-Performing Financing (NPF). This proven through F test results with calculated F value of 4.182538 and the level significance of 0.024045. However , based on testing partial financing mudharabah No show significant influence against NPF with mark</p>



				significance of 0.5771 (> 0.05). On the other hand, financing musharakah proven influential positive and significant towards NPF, with mark significance of 0.0109 (< 0.05).
7.	Syahrati (2020), Analysis Risk Financing Mudharabah, Musyarakah, & Murabahah (CreditRisk+). (Syahrati et al., 2020)	<ol style="list-style-type: none"> You're welcome do analysis to risk in financing Mudharabah and Musyarakah. Both of them leave from phenomenon risk visible financing from ratio <i>Non-Performing Financing</i> (NPF). Focus on the sector banking sharia. 	<ol style="list-style-type: none"> Study previously use method CreditRisk+ (focus on calculations <i>Expected Loss</i> and <i>Unexpected Loss</i>), whereas study This use Multiple Linear Regression. Study previously add One variables Again that is Murabahah (selling) buy), while study This focus on the scheme for results. Case Study on one bank (Bank X), whereas 	Financing mudharabah and murabahah show trend improvement from year to year, while in financing musharakah the value of economic capital has experienced changes that are of a nature fluctuating interperiod.

			study This includes Islamic Commercial Banks (BUS) in general area (industry).	
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Source : processed by researchers

Theoretical Framework

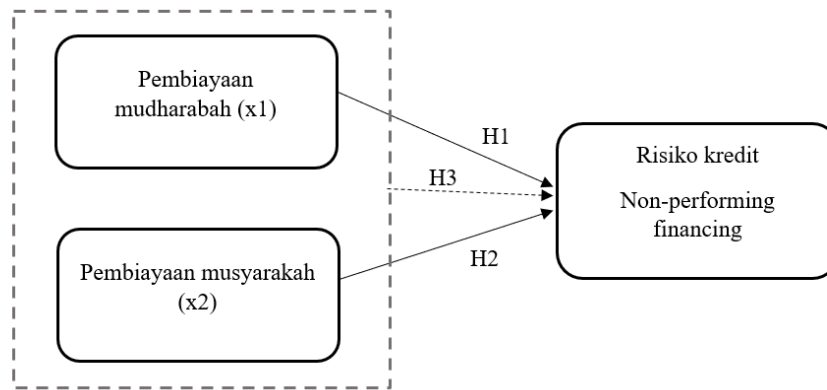


Figure 2.
Framework Theoretical

RESEARCH METHOD

Population in the study This covers all data from Islamic General Banks that have been official registered and published by the Financial Services Authority between 2020 to 2024. This study uses panel data, which is a combination of cross-section data from several Islamic banks with time series data for the period 2020-2024 . The method of selection samples used is purposive sampling, namely choose sample based on criteria certain , namely availability of data about financing mudharabah , financing musyarakah , and financing Completely problematic during period research . In accordance with conditions that have been determined , there were 34 analyzes taken from information every Islamic Commercial Bank in five years last . This data chosen Because considered can more clear describe condition financing based on for results as well as condition Financing Problems in Islamic banks in Indonesia.

Data analysis in studies This use method multiple linear regression Because there are two variables that are not affected , namely financing mudharabah and financing musyarakah . In addition , there is One affected variables , namely Financing Problematic (Non-Performing Financing) or



abbreviated as NPF. This method used for understand How every variable influential, good individually and in a way simultaneously, against NPF. Data is processed with using the IBM SPSS Statistics 27 program with level 5 percent significance. Analysis process covers testing assumptions base such as normality tests, multicollinearity, heteroscedasticity, and autocorrelation. After that, continued with analysis multiple linear regression, t-test, F-test, and also coefficients determination (R²).

RESULTS AND DISCUSSION

Normality Test

Normality test results in study This can see in the picture following:

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		31
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	.69815193
Most Extreme Differences	Absolute	.092
	Positive	.089
	Negative	-.092
Test Statistics		.092
Asymp. Sig. (2-tailed) ^c		.200 ^d
Monte Carlo Sig. (2-tailed) ^e	99% Confidence Interval	.712
	Lower Bound	.700
	Upper Bound	.723

Figure 3.

One-sample Kolmogorof -Smirnov Test

Source : SPSS 27 (processed data)

Based on normality test results use method *Kolmogorov-Smirnov*, after done data transformation obtained mark Asymp. Sig. (2-tailed) is 0.200 and Monte Carlo Sig. value is 0.712. Both mark the show greater value big from 0.05, so that can conclude that the residual in study This normally distributed. With Thus, the assumption normality in the regression model has fulfilled.

Multicollinearity Test

Multicollinearity test results can seen in the picture following:



Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-1,178	4,309		-.273	.786		
	mudharabah	.122	.094	.247	1,301	.203	.825	1,213
	musharakah	.032	.044	.139	.731	.470	.825	1,213

a. Dependent Variable: non-performing financing

Figure 4. Multicollinearity Test Results
Source : SPSS 27 (processed data)

Multicollinearity test results show tolerance value of 0.825 more big of 0.05 and VIF of 1.213 less from 10.00, so that can concluded that No happen multicollinearity in the regression model .

Heteroscedasticity Test

Multicollinearity test results in study This can seen in the picture following:

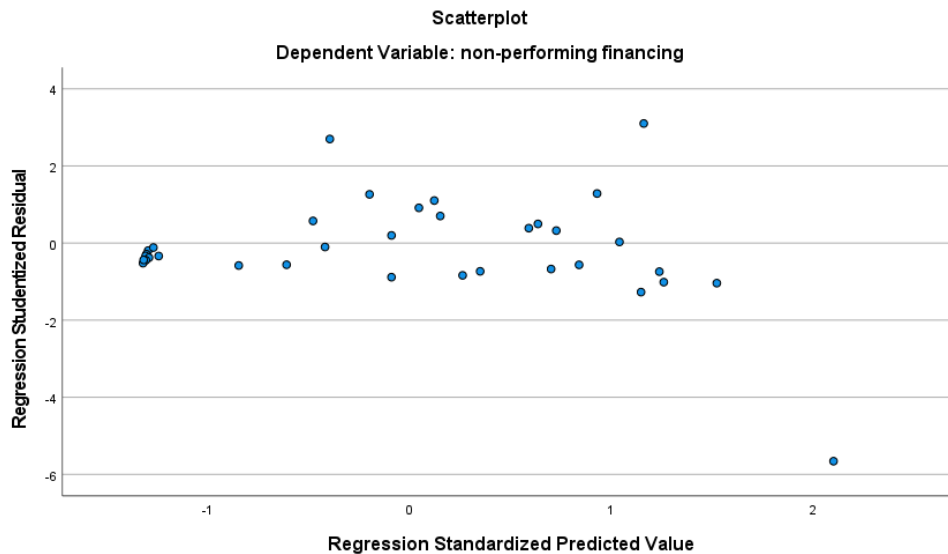


Figure 5. Heteroscedasticity Test Results
Source : SPSS 27 (processed data)

Based on results testing heteroscedasticity using scatterplot, can known that residual points spread out in a way random around the zero line as well as



No show pattern certain conditions This indicates that the regression model No experience symptom heteroscedasticity, so that assumptions homoscedasticity can stated fulfilled .

Autocorrelation Test

Autocorrelation test results using Durbin-Watson (DW) can seen as following:

Model Summary b

Table with 6 columns: Model, R, R Square, Adjusted R Square, Standard Error of the Estimate, Durbin-Watson. Row 1: 1, .548 a, .300, .230, 1,709, 1,648

Figure 6.

Model Summary

Source : SPSS 27 (processed data)

Based on autocorrelation test results with Durbin-Watson method , obtained mark dW amounting to 1.648. This value is between the upper limit (dU) and (4 - dU), namely 1.5838 < 1.648 < 2.41. With base Decision making dU < dW <(4-dU), p This show that the regression model No experience autocorrelation , so that assumptions classic autocorrelation can stated fulfilled .

Partial Test (t-Test)

The results of the t-test with compare t table with t- table results calculation can seen in the picture following:

Coefficients a

Table with 8 columns: Model, Unstandardized Coefficients (B, Std. Error), Standardized Coefficients (Beta), t, Sig., Collinearity Statistics (Tolerance, VIF). Rows include (Constant), mudharabah, and musharakah.

a. Dependent Variable: non-performing financing

Figure 7. Coefficients

Source : SPSS 27 (processed data)

Based on partial test results (t-test), variables financing mudharabah own mark significance of 0.203, while financing musharakah of 0.470, where both more big of 0.05. Findings This show that financing mudharabah and musyarakah No influential significant against Non-Performing Financing (NPF). Although thus , both variables the still show relationship that is positive against NPF.



Simultaneous Test (F Test)

The results of the F test with compare calculated F value with F table and P value can be seen in the picture following:

ANOVA ^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6,740	2	3,370	.867	.430 ^b
	Residual	124,337	32	3,886		
	Total	131,077	34			

- a. Dependent Variable: non-performing financing
- b. Predictors: (Constant), musyarakah , mudharabah

Figure 8.

ANOVA F test table (Analysis Variance)

Source : SPSS 27 (processed data)

Result of F research shows that F value obtained is 0.867 with level significance 0.430. Significance figure This exceeds the limit of 0.05 (0.430 > 0.05). With thus , it can concluded that in a way total (simultaneous) financing mudharabah and musyarakah No give significant impact against Non-Performing Financing (NPF).

Coefficient Determination of R ²

Model Summary ^b

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.548 ^a	.300	.230	1,709	1,648

Figure 9.

Model Summary

Source : SPSS 27 (processed data)

Based on results analysis coefficient determination, obtained The R Square value is 0.300. This indicates that variables musyarakah and mudharabah capable explain Non-Performing Financing variation of 30%, while the remaining 70% explained by other variables that are not including in the research model.

Discussion

Based on results research that has been done, no seen existence significant influence from variables mudharabah and musyarakah against Non-Performing Financing (NPF). This is reinforced by the results t-test analysis that has been done, found that variables mudharabah own significant value of 0.203 (> 0.05) and t count is at 1,301. This is show that mudharabah , in a way separate, no give



significant influence against Non-Performing Financing (NPF). With Thus, the hypothesis that considers that mudharabah effect on NPF is rejected.

Insignificance influence mudharabah against NPF shows that change in financing mudharabah No influential straight to the point financing in Islamic banks. This Possible due to the fact that financing mudharabah usually accompanied by with strict supervision from the bank and mechanism for adjusted results with performance business debtor, so that risk delay payment can managed with better. Research results This in line with research conducted by Putri (2025) stated that financing mudharabah No proven influential significant to Non-Performing Financing rate.

Temporary that, variable musharakah show results that are not significant with mark significance reached 0.470 (> 0.05) and the calculated t value of 0.731. This is indicates that individually , musyarakah No influential in a way means towards NPF, so that hypothesis second in studies this is also not accepted . It's not significant influence musharakah hinting that financing based on cooperation This is not factor main influencing factors level problem in financing . Conditions This Possible caused by the implementation principle caution applied by the institution current Islamic finance give financing , such as do analysis eligibility to customers , monitoring development the business being run , as well as apply steps mitigation strict risk Good before and during period financing.

Based on results F analysis that has been done , obtained F value of 0.867 with level significance of 0.430 (> 0.05). This show that variables mudharabah and musyarakah No own significant impact in a way simultaneously against Non-Performing Financing (NPF). Insignificance from the results of this F test signify that the research model applied Not yet can in a way effective explain influence variables independent in a way overall to variables dependent with significant . In other words, the changes that occurred in the NPF were not can explained with adequate only with notice variables mudharabah and musyarakah .

This indicates that There is other external factors design influential research bigger to the NPF level, such as quality management risk in sector banking, situation economy in a way overall, level inflation , interest rates flower base (or similar rates in institutions Islamic finance), as well as nature and actions borrower in carry out obligation financial they. Research This in line with findings Zaelina (2021) who state that mudharabah and musyarakah No have influence which significant against NPF.

Based on coefficient test results determination, obtained The R Square value is 0.300 and the Adjusted R Square value is 0.230. This show that variables



mudharabah and musyarakah only Can explain about 23% of NPF changes , after take into account amount variables and samples used in study The small Adjusted R Square value meaning the model is not yet Can explain variables being viewed with Enough good. That's why, about 77% of NPF changes are influenced by other factors that are not entered in the research model this . Condition This strengthen the previous F test results showed that No There is significant influence in a way simultaneously. The coefficient value low determination show that NPF performance in Islamic banks is not only influenced by the type financing like mudharabah and musyarakah , but are also influenced by various other factors , both originating from from outside the bank or from in banks, such as quality financing , capability manage risk , condition economy in a way general, and bank policy in handle financing that is experiencing problem.

CONCLUSION

Based on research that has been implemented, concluded that financing mudharabah and musyarakah individually not give significant impact on Non-Performing Financing (NPF) in Islamic Commercial Banks during 2020–2024 period . This is seen from mark significance every more variables from 0.05, so that hypothesis first and second rejected . Although so , secondly variables the show connection positive with NPF. In simultaneously , financing mudharabah and musyarakah No own significant impact in a way simultaneously against Non-Performing Financing (NPF). Can seen from results F analysis that has been done , obtained F value of 0.867 with level significance of 0.430 (> 0.05). In addition that , the effectiveness of the model in explain NPF variations are classified as low , with mark coefficient determination reached 0.300, which indicates that 23% of the NPF variation can be explained by both variables said, while the rest influenced by other factors that are not including in study this. In a way Overall, the regression model used Already fulfil all assumptions classic, so that results study This Can considered valid and can made into base for conclude.

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