

عنوان مقاله:

The determinants of Islamic banking earnings growth : A perspective from Islamic financial literacy, inclusion, and higher education

محل انتشار:

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خلاصه مقاله:

Islamic banks in Indonesia are experiencing a positive trend marked by Islamic bank profits, which continue to grow yearly. This study analyzes the effect of Islamic financial literacy, Islamic financial inclusion, and Islamic higher education on the profit growth of Islamic banks. Marketability represented by market concentration and market share is included as mediation. This study uses data taken from reports of Indonesia Financial Services Authority and annual reports of Islamic banks in Indonesia from 2018 to 2022. The population of samples in this study was 60 data samples from 12 sharia banks. Data were analyzed using Path Analysis. Two intervening variables as mediation are used to explore further regarding Islamic banking and as a differentiator from other research. The results of this study with the direct effect found that Islamic bank profit growth was influenced by Islamic financial literacy and Islamic financial inclusion, but higher education did not affect Islamic bank profit growth. Indirect effect with marketability as mediation results in findings that Islamic financial literacy and Islamic financial inclusion affect the growth of Islamic bank profits but higher education does not influence the growth of Islamic bank profit. The results of this study can be used as consideration for Islamic banking in making decisions to increase profit

کلمات کلیدی:

Islamic Banking, Earnings growth, Literation, Higher education

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