

ABSTRACT

This study takes profitability as the focus of research. Because the level of profitability is measured using financial ratios of return on assets (ROA) because ROA focuses more on the company's ability to obtain earnings in the overall operations of the company. In addition, in determining the soundness of a bank, Bank Indonesia places more importance on the assessment of ROA than ROE because Bank Indonesia prioritizes the value of profitability of a bank as measured by assets whose funds come mostly from public savings so that ROA is more representative in measuring profitability banking.

This research was conducted to measure mudharabah, musyarakah, murabahah, non-performing financing, financing to deposit ratio on profitability, either simultaneously or partial.

This research is a descriptive verification research that is causality. Unit of analysis in this research is sharia bankin Indonesia. Research data using the data samples were selected through purposive sampling technique and retrieved 7 sharia banks for five years, that is from the year 2013 to 2017. This study uses panel data regression.

The results showed that financing mudharabah, musyarakah, murabahah, non performing financing, financing to deposit ratio had a simultaneously influence the profitability. Partially, mudharabah, musyarakah, financing to deposit ratio do not affect profitability. While murabahah has a positive effect, and non-performing financing has a negative effect on profitability.

Future research may use the independent variable in this study to find out its effect on profitability, not only in general (BUS) but also the Sharia bank in syariah business (UUS) and the syariah financing banks (BPRS), as well as using other variables that have a significant influence. For Sharia banking, banks need to be a concern for Sharia banks in optimizing murabahah. In addition, so that the financing can provide optimal returns. BUS needs to maintain the Non Performing Financing ratio so that it does not exceed the 5% figure, by being selective in choosing financing customers and in distributing financing.

Keyword: *Sharia banks, mudhrabah, musyarakah, murabahah, non performing financing (NPF), financing to deposit ratio (FDR)*