

Abstrac

This research was to analyze the influence of profit sharing financing of mudharabah contract and musyarakah contract towards Bank Syariah Mandiri profitability. The data that used was secondary data that was published on Bank Indonesia (BI) and Otoritas Jasa Keuangan (OJK). The analysis method was used was hypothesis test analysis. The hypothesis result indicated that profit sharing financing of mudharabah contract and musyarakah contract had influenced significantly towards Bank Syariah Mandiri profitability projected with Return On assets (ROA) and Return On Equity (ROE).

Key words : Mudharabah Contract, Musyarakah Contract, Return On Asset (ROA), Return On Equity (ROE).

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh pembiayaan bagi hasil akad mudharabah dan akad musyarakah terhadap profitabilitas Bank Syariah Mandiri. Data yang digunakan merupakan data sekunder yang di publikasikan pada Bank Indonesia dan Otoritas Jasa Keuangan. Metode analisis yang digunakan adalah analisis uji hipotesis. Hasil hipotesis menunjukkan bahwa pembiayaan bagi hasil akad mudharabah dan akad musyarakah berpengaruh signifikan terhadap profitabilitas Bank Syariah Mandiri yang diproyeksikan dengan Return On Asset (ROA) dan Return On Equity (ROE).

Kata kunci : Akad Mudharabah, Akad Musyarakah, Return On Asset (ROA), Return On Equity (ROE).