

ABSTRACT

This study aims to examine the effect of mudharabah, musyarakah, murabahah and non performing financing on the profitability of sharia banks in Indonesia. Sample in this research is 11 sharia public bank which publish financial report from year 2011 until 2015 as research sample pursuant to purposive sampling method.

The data used in this study is secondary data in the form of financial statements. Technical data analysis using classical assumption test: normality test, heteroscedasticity test, multicollinearity test, and autocorrelation test. Hypothesis test using multiple regression analysis.

The results of this study indicate that: Mudharabah financing has a positive but not significant impact on profitability. Musharakah financing has a positive but not significant impact on profitability. Murabahah financing has a positive and significant impact on profitability. Non performing financing has a negative and significant effect on profitability.

Keywords: Mudharabah financing, musyarakah financing, murabahah financing, non performing financing