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## THE EFFECT OF MURABAHAH FINANCING, PROFIT SHARING FINANCING AND IJARAH FINANCING TO PROFITABILITY AT PT. BANK SYARIAH MANDIRI, Tbk PERIOD 2014-2016

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### ABSTRACT

Profit is one important element in ensuring a continuity of the company including the bank, with the profit obtained then the purpose of the bank can be said will be achieved. One of the effects of increased profit in banks is the increase in financing to be channeled to customers / communities. In some period of financial statements of PT. Bank Syariah Mandiri, Tbk shows, financing that has been channeled increased but profit actually decreased. This study aims to determine the effect of Murabahah financing variables, Profit Sharing financing and Ijarah financing to Profitability by using Return On Assets (ROE) at PT. Bank Syariah Mandiri, Tbk. Based on the problems studied, the type of research used is associative. Data collection techniques used are documentary studies that collect data derived from the monthly financial statements of PT. Bank Syariah Mandiri, Tbk period 2014-2016. The method of analysis of data used in this research is using multiple regression analysis. The results of this study are only partially variables for the profit sharing financing that have a significant effect on Profitability, while Murabahah financing and Ijarah financing has no significant effect on Profitability. The simultaneous result of Murabahah financing variables, Profit Sharing financing and Ijarah financing have significant effect on Profitability. We recommend the management of PT. Bank Syariah Mandiri, Tbk is more concerned with and considering the distribution of financing to the community, so that it can improve better profit in the future.

**Keywords :** *Murabahah Financing, Profit Sharing Financing, Ijarah Financing, Profitability*

