

## **ABSTRACT**

### **FINANCIAL ANALYSIS MURABAHAH, MUSYARAKAH, AND MUDHARABAH TO PROFITABILITY COMMERCIAL ISLAMIC BANK IN INDONESIAN PERIOD 2008-2014**

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This study aims to determine the effect of Murabahah financing, Musyarakah and Mudharabah to profitability Islamic Bank period 2008-2012.

The results of this study indicate that the Murabahah financing and Musyarakah are proxied by Return on Assets (ROA) has a positive effect on the profitability of Islamic Banks in Indonesia. Mudharabah financing is negatively affecting the profitability of Islamic banks in Indonesia. The negative effect of Mudharabah financing indicates that funding channeled still productive and still less their interest Mudharabah financing is on Islamic Banking.

Keywords: ROA (Return on Assets), Murabahah Financing, Musyarakah Financing, Mudharabah Financing.