ABSTRACT

The objective of this research is to discover how much influences of non performing finance of murabahah financing and mudharabah financing towards profitability (return on assets) at PT. Bank Syariah Mandiri. A financing that has been distributed to customers potentially create loan problems. Loan problems at syariah bank could be seen from non performing finance level.

This research used descriptive analytical method and verificative method. To process and analyze the obtained data and to make a conclusion of the research, statistical tools were used. Statistical examining either simultaneously or partially was done through the following stages: classical assumption testing, linear regression analysis, partial correlation coefficient, determination coefficient and hypothesis testing. The data was obtain ed through the annual financial statements from the period of 2004 to 2010.

Based on the result of partially processing data, obtained that non performing finance variable of murabahah financing has a negative correlation with profitabilty and a very strong correlation with determination coefficient of 89,11%. For the non performing finance variable of mudharabah financing, obtained that non performing finance variable of murabahah financing has a negative correlation with profitabilty and quite strong correlation with determination coefficient of 16,24%. As for testing simultaneously, obtained that non performing finance of murabahah financing and non performing finance of mudharabah financing, both have significant effect on profitability with detemination coefficient of 89.6%.

***Keywords**: Non Performing Finance of Murabahah financing, Non Performing Finance of Mudharabah financing, Profitability*