ABSTRACT

Sapto Wahyudin Pratomo. NIM 21508024
Mudharabah analysis in an effort to improve profitability at Bank BNI Syariah Branch bandung
Under Guidance: Dra. Rahma Wahdiniawaty., M.Si.

Mudharabah product is a product of cooperation and business-oriented berakad from a third party or public funds. Mudharabah is one of the instruments in the Islamic economy is based on the results. In this position mudharabah be understood as a replacement of the system of interest and can be applied as an Islamic financial institution. Bank BNI branches including one bandung sharia Islamic financial institutions are run mudharabah. Mudharabah channeled PT Bank BNI Syariah in the year 2006 - 2010 fluctuated, rising in 2007, 2008 and 2010 respectively - each amounting to 25.9%, 16% and 13.6%. but in the year 2009 decreased 13.6%. Thus the background conditions of researchers to perform analyzes in an effort mudharabah improve profitability.

The object of research is examined in this study is on how to make an effort to improve profitability in mudharabah BNI bank branches in Bandung Islamic. In this study, the writer uses descriptive method. This method is a form of research conducted to determine the value of the variable, either one or more variables(independent).

The results of this study indicate that mudharabah in an effort to improve the profitability of the branch Islamic Bank BNI period 2006 - 2010 will tend to rise. In 2006 the amount contributed to the profitability of the bank mudharabah of 8.5%. In 2007 and 2008 kontrbusi rose by 13.5%, and 17.4%. contribution in 2009 decreased by 13.9%. later in the year 2010 contributions go up by 15.6%. this shows that mudharabah affect the level of profitability. well proven in the year 2009 and the level of profitability mudharabah equally decreased.

Keywords: mudharabah, profitability