ABSTRACT

Principle of sharing is a basic characteristic of Islamic banking. Islamic principles and has proven able to survive better performance and consistent in carrying out the functions given intermeate. Islamic bank financing is much more diverse than financing services provided by conventional banks.

This study entitled Effect of Mudarabah and Murabahah Income Levels Against Sharia Bank Profitability period 2008-2012. The purpose of the study to determine whether revenue sharing Mudarabah affect the level of profitability , to determine whether the income effect on the level of profitability murabahah and Mudarabah to determine whether the influence and Murabahah affect the level of profitability in PT Bank Syariah Mandiri , Tbk . The method used is descriptive method of data collection through literature study and financial reports .

The results showed profit sharing (Mudarabahh) affect the level of profitability in PT Bank Syariah Mandiri , Tbk . Revenues sale (murabahah) affect the level of profitability in PT Bank Syariah Mandiri, Tbk. Mudarabah and murabahah income affect the level of profitability in PT Bank Syariah Mandiri , Tbk.

Keywords : income mudharabah, murabahah, profitability