

ABSTRACT

Sharia bank is a bank that in carrying out the activities of collection and disbursement of funds do not use the scheme of interest, but using various schemes such as sale and purchase schemes, profit sharing and rental. The total growth of sharia bank assets does not exceed 5% or constant. So the rest is owned by a conventional bank. The first sharia bank emerged in 1963 as a pilot project in the form of a rural savings bank in the small town of Mit Ghamr, Egypt. The next experiment took place in Pakistan in 1965 in the form of a cooperative bank. After that, the movement of sharia banks began life again in the mid-1970s.

Through this research will be measured murabahah financing growth, mudharabah financing growth, and growth of musyarakah financing. In addition, the study evaluated the effect of murabahah financing growth, mudharabah financing growth and musyarakah financing growth on ROA.

Data collection methods are collected through financial reports at Bank Indonesia and OJK. The number of population in this study is sharia banks registered in OJK as many as 13 banks in 2013-2016, a sample that can be used as many as 11 sharia banks. Data processing is done by using Eviews version 9.

Based on the results of data processing, this study uses chow test appropriate for the research conducted. The result of panel data test can be concluded that the regression model used in this research is fixed effect. Test results show that murabahah financing growth shows a decrease in ROA, mudharabah financing growth shows an increase in ROA and growth of musyarakah financing shows an increase on ROA.

Based on the results of the research, then to increase ROA must choose a financing contract that the risk of failure is small. In order for ROA does not decrease. Murabaha financing growth has no significant and negative effect, mudharabah financing growth has no significant and positive effect and the growth of musharaka financing has a significant and positive effect.

Keywords: Sharia Bank, murabahah financing growth, mudharabah financing growth, musyarakah financing growth, and ROA