

ABSTRACT

Novia Rosi Nurjannah. 2015, Thesis. Title: " Mudharabah Contributions Analysis and Murabahah Against Operating Income of Islamic Bank of Side Financial Performance and Application of PSAK 102 and PSAK 105"
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Application of mudharabah and murabaha financing at Bank Muamalat Indonesia (BMI) use the application to provide funds for investment and buying and selling. The purpose of this study was to determine the application of *mudharabah* and *murabahah* financing on BMI and the contributions made financing on operating revenues of banks as well as assessing the financial performance of banks through the financial statements and evaluating the suitability of the application that was done BMI with PSAK 105 and 102.

This study used descriptive qualitative approach, namely by looking at the financial reports of 2014 and conducted interviews. This research was to know the implementation of *murabaha* and *mudharabah* financing in BMI, the contribution of *murabaha* and *mudharabah* financing to operating income as well as assessing the financial performance and evaluating the suitability of the application was done BMI with PSAK 105 and 102.

From the results of this research that the implementation of *murabaha* and *mudharabah* financing provided funds to customers for investments and sold goods. while the bank's contribution to the operating income of the profit / margin derived of financing. BMI operating income obtained from various bank products and services. Financial performance that was measured by financial ratios indicated that the value of ROA was well under the Bank Indonesia regulation and BOPO ratio values can be concluded that the efficiency of operational costs incurred by the bank in good condition and not in a state of troubled banks. The accounting treatment of *murabaha* and *mudharabah* financing which included presentation, measurement, disclosure and recognition carried BMI in accordance with the application of PSAK 105 and 102.