

ABSTRACT

Bank Pembiayaan Rakyat Syariah is a financial institution that distribute and raising the fund. BPRS prefers to provide financing in micro, small, and medium enterprises. The purpose of this study was to determine the effect of dominates financing in BPRS, Murabaha, Musharaka, and transaction costs on profitability of the BPRS. In this study also include variable NPF as explanatory variables in the Indonesian BPRS profitability. Financing and transaction costs tend to increase while the profitabilitas fluctuates and tends to decrease every year.

This research uses quantitative method with secondary data. The data collection techniques used are literature study and documentation. Secondary data retrieved from monthly reports of Statistik Perbankan Syariah from January 2011 until August 2016 which can be accessed through the official website of Otoritas Jasa Keuangan and Bank Indonesia. The method in this research is multiple linear regression with ordinary least squares (OLS) approach and using Eviews 8.0 software. The results shows that Murabahah financing, Musharakah financing, Transaction Costs significantly affect on profitability (ROA), and NPF has no effect on profitability Bank Pembiayaan Rakyat Syariah.

Keywords: Murabahah, Musharakah, Transaction Costs, NPF, Profitability.