

**EFFECT OF FINANCING SYSTEM BASED ON  
MUSYARAKAH CONTRACT TO FINANCING RISK LEVEL  
AT PT. BANK MUAMALAT INDONESIA**

**BY:  
SAMBA RIO PURNOMO E.K  
43207010114**

***ABSTRACT***

*This study aims to analyze the influence of Financing System Based On Musyarakah Contract to Financing Risk Level at PT. Bank Muamalat Indonesia. This study uses Simple Linear Regression Test to find out the influence of independent variable (Financing System Based On Musyarakah Contract) to dependent variable (Financing Risk Level).*

*The test results using the program SPSS (Statistical Product and Service Solution) 17.0 indicated that the significance value of Financing System Based on Musyarakah Contract amounted to  $0.000 < 0.05$ . It can be concluded that there is significant effect between Financing System Based On Musyarakah Contract to Financing Risk Level for the period January 2006 until December 2009.*

*Keywords: musyarakah financing, financing risk level, islamic banking.*