

ABSTRACT

UKM os Small and medium enterprises (SMEs) are the engines of growth and innovation in the ASEAN region. SMEs contribute significantly to economic growth in Indonesia, with SMEs' share of GDP ranging from 50 percent to 53 percent in 2013. In general, the syariah financing is based on profit sharing and margin. The most common profit sharing in Syariah banking are musyarakah and mudharabah. The method of margin is done in the form of sales contract. The most developed in Syariah banking are murabahah, salam and istishna. This objectives of this research are to study the characteristics and behavior of SMEs, Socialization and Perception, along system of financing that influence the financing method of financial distribution.

this is a quantitative research that used primary data. Population in this study based on all of the SMEs owner who received financial distribution by Muamalat Bank in Baubau City, Southeast Celebes. Data from this study was obtained from spreading questionnaire and procure 65 data which is processing to this study. The analysis was done by using validity and reliability test, and logistic regression analysis.

The result of this study indicate that : (1) characteristics and behavior of SMEs significantly affect the Financial distribution with Murabahah as financing method , (2) Socialization and Perception does not significantly affect the Financial distribution, (3) system of financing significantly affect the Financial distribution with Murabahah as financing method.

Key words : Islamic banking, Murabahah, Mudharabah, SMEs