

**PENGARUH BAGI HASIL DAN *NON PERFORMING FINANCING* (NPF) TERHADAP
PEMBIAYAAN MUDHARABAH**

(STUDI KASUS PERBANKAN SYARIAH)

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ABSTRAK

Penelitian ini bertujuan untuk memperoleh data yang dapat diandalkan untuk membuktikan seberapa jauh pengaruh bagi hasil dan *Non Performing Financing* terhadap pembiayaan mudharabah pada Perbankan Syariah di Indonesia. Data yang diperoleh dalam kurun waktu 2009 – 2012 dan dihubungkan dengan 2 Variabel Independen bagi hasil dan NPF. Metode analisis data yang digunakan adalah *Uji Normalitas, Uji Multikolinearitas, Uji Autokorelasi, Uji Heteroskedastisitas, Uji t dan Uji F*. Hasil penelitian menunjukkan bahwa (1) Variabel Bagi Hasil berpengaruh terhadap Pembiayaan Mudharabah, (2) Variabel *Non Performing Financing* tidak berpengaruh terhadap Pembiayaan Mudharabah.

Key words : Pembiayaan Mudharabah, *Non Performing Fiancing* (NPF), Bagi Hasil.

***EFFECT OF DIVIDING REVENUE AND NON PERFORMING FINANCING ON
MUDHARABAH FINANCING***

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ABSTRACT

This study aims to obtain reliable data to proves how far the influence of dividing revenue and Non Performing Financing to Mudharabah financing in Sharia Banking in Indonesia. The data obtained in 2009-2012 periods and connected with 2 variables, Dividing revenue independent and NPF. Analysis data method used are normality test, Multicollienarity test, Autocorrelation test, Heteroscedasticity test, T test and F test. The result of research has shown that (1) Dividing Revenue variable has effect on Mudharabah financing, (2) Non Performing financing variable has not effect on Mudharabah financing.

Key words : Mudharabah Financing, Non Performing Fiancing (NPF), Dividing Revenue.