

ABSTRACT

Mudharabah financing is a business cooperation contract between two parties in which the first party (shahibul maal) provides all capital (100%), while the other party becomes the manager (mudharib). The purpose of this study is to determine whether there is influence between Capital Adequacy Ratio (CAR), Dana Pihak Ketiga (DPK), Return On Asset (ROA) dan Non Performing Financing (NPF) to mudharabah financing at Sharia Commercial Bank in Indonesia in 2012-2016, with the total sample of all sharia commercial banks registered in Indonesia for 2012-2016 period. By using purposive sampling technique only 7 samples which included the research criteria. Technic analysis data methods using panel regresion analysis. The result of analysis of this research shows that Capital Adequacy Ratio (CAR) dan Non Performing Financing (NPF) partially have significant negatively effect on mudharabah financing, while at Syariah Bank in Indonesia period 2012-2016. While third party fund (DPK), and Return On Asset (ROA) have significant positively affect mudharabah financing at Sharia Commercial Bank in Indonesia period 2012-2016.

Keywords: Mudharabah Financing, CAR (Capital Adequacy Ratio), third party fund (DPK),ROA (Return On Asset), and Non Performing Financing (NPF).



ABSTRAK

Pembiayaan Mudharabah adalah kontrak kerja sama bisnis antara dua pihak dimana pihak pertama (shahibul maal) menyediakan semua modal (100%), sedangkan pihak lainnya menjadi pengelola (mudharib). Tujuan dari penelitian ini adalah untuk mengetahui apakah ada pengaruh antara *Capital Adequacy Ratio* (CAR), Dana Pihak Ketiga (DPK), *Return On Asset* (ROA) dan *Non Performing Financing* (NPF) terhadap pembiayaan mudharabah pada Bank Umum Syariah di Indonesia pada tahun 2012-2016, dengan total sampel semua bank umum syariah terdaftar di Indonesia untuk periode 2012-2016. Dengan menggunakan teknik purposive sampling terdapat 7 sampel yang termasuk kriteria penelitian. Adapun metode dan teknik analisis data menggunakan metode analisis regresi data panel. Hasil analisis dalam penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) dan *Non Performing Financing* (NPF) secara parsial berpengaruh signifikan negatif terhadap pembiayaan mudharabah, sedangkan Dana Pihak Ketiga (DPK), dan *Return On Asset* (ROA) berpengaruh signifikan positif terhadap pembiayaan mudharabah pada periode Bank Syariah di Indonesia 2012-2016.

Kata kunci : Pembiayaan Mudharabah, CAR (*Capital Adequacy Ratio*), DPK (Dana Pihak Ketiga), ROA (*Return On Asset*), NPF (*Non Performing Financing*).

