

ABSTRAK

Penelitian ini bertujuan untuk memperoleh bukti empiris terkait analisis pengarus dana pihak ketiga, tingkat bagi hasil dan *Non Performing Financing* (NPF) terhadap pembiayaan istishna pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan (OJK). Digunakan metode *purposive sampling* dalam penelitian ini sehingga diperoleh 5 perusahaan selama 3 tahun pengamatan (2014-2016).

Data yang diperoleh melalui website resmi Otoritas Jasa Keuangan (OJK) www.ojk.go.id merupakan jenis data sekunder. Analisis data dilakukan dengan menggunakan uji analisis statistik deskriptif, uji asumsi klasik, uji kelayakan model dan uji hipotesis. Hasil penelitian ini menunjukkan bahwa secara simultan (Uji *f*) dan parsial (Uji *t*), variabel dana pihak ketiga berpengaruh terhadap pembiayaan istishna. Sementara tingkat bagi hasil dan *Non Performing Financing* (NPF) tidak berpengaruh terhadap pembiayaan istishna pada Bank Umum Syariah.

Kata Kunci : Dana Pihak Ketiga, Tingkat Bagi Hasil, Non Performing Financing, Pembiayaan Istishna



ABSTRACT

This research aims to obtain empirical evidence about the influence of third party funds , profit sharing rate, non performing financing (NPF) on istishna financing. The population in this study is a mining company listed on the Finansial Services Authority. Used purposive sampling method so acquired 5 companies with three years of observation (2014-2016).

Data obtained through the official website of the finansial services authority www.ojk.go.id is secondary data. Data analysis was performed with the descriptive statistical analysis, classical assumption, model feasibility, and hypothesis testing. The results of this study indicate that simultaneously (Uji f) and partially (uji t), that the third party fund variabel effect on istishna financing. While profit sharing and non performing financing (NPF) rates hasno effect on istishna financing in sharia bank.

Keywords : third party funds, profit sharing rates, non performing financing (NPF), istishna financing

