

ABSTRACT

The low profit sharing financing is definitely not the ideal condition that is desired by Islamic banks. Therefore improvement on the infrastructure and system to find accurate solution to increase profit sharing financing, especially mudharabah financing is very crucial so that the rapid development of Islamic banks could be routed to the right direction.

This research aims for identification on the factors that were influencing the decision to have Mudharabah financing at Bank BNI Syariah and to determine how significant the factors were to the decision making on choosing Mudharabah financing. The hypothesis of this research consisted of 7 (seven) independent variables Legal, Management, Marketing, Production Technique, Finance, Collateral and Risk being examined to have significant impact on decision to have Mudharabah financing. Determinant and F test at significant level of $< 0,05$ analyses were used to test the hypothesis.

The analyses showed a significant level for Legal variable (x1) at 0,005; Management variable (x2) at 0,026; Marketing variable (x3) at 0,009; Production Technique variable (x4) at 0,004; Finance variable (x5) at 0,017; Collateral variable (x6) at 0,022; and lastly Risk variable (x7) at 0,031. Those resulted on a conclusion that all independent variables were able to discriminate the dependent variables which was (y) Mudharabah Financing Being Approved or Disapproved (45,29%)

Based on the result of this research, the researcher suggested that all together with other Sharia Banks, Bank BNI Syariah should conduct socialization and education process on Mudharabah Financing which is uniquely identified as Islamic banks product; with the expectation that those processes would enlarge the portion of mudharabah financing compare to murabahah financing which currently dominate Islamic banks financing portfolio. To add to that suggestion, the researcher also recommended to the next researchers who interested in this topic to not only examine the technical variables, but also put emphasize on non-technical variable such as the ability of bankers on marketing the product including performance, skill and experience; and last but not least is to put into account Bank Indonesia (BI) policies and regulations given that BI is the regulator of Indonesia banking system.