

ABSTRACT

Research is aimed to determine the influence of the fdr, npf, roa, car, equivalent rate, and third party funds financing for the mudharabah in general sharia based bank in Indonesia. This research using population financial report quarter of all general sharia based bank in Indonesia during the period of 2010-2014. The sample collection is 5 general sharia based bank published bank Indonesia and website bank syariah uses the method purposive sampling. Instrument the analysis used in this research was of multiple regression. The results showed that the FDR, NPF, ROA, CAR, third party funds, and equivalent rate results simultaneously effect the Mudharabah financing. For partial results, that the Financing to Deposit Ratio, Return on Assets, and the Third Party Funds positive effect on Mudharabah financing. Capital Adequacy Ratio negatively effect Mudharabah financing. While the level of Non Performing Financing and Sharing partially no significant effect on Mudharabah financing.

Keywords: capital adequacy ratio, equivalent rate, financing to deposit ratio, financing mudharabah, non performing financing, return on asset, third party funds.

ABSTRAKSI

Penelitian ini bertujuan untuk mengetahui pengaruh FDR, NPF, ROA, CAR, DPK, dan Tingkat Bagi Hasil terhadap pembiayaan mudharabah pada bank syariah umum di Indonesia. Penelitian ini menggunakan populasi laporan keuangan triwulan dari seluruh bank yang syariah umum yang ada di Indonesia selama periode 2010-2014. Pengambilan sampel yaitu 5 umum syariah syariah Indonesia yang dipublikasikan Bank Indonesia dan website Bank Syariah menggunakan metode purposive sampling. Instrument analisis yang digunakan dalam penelitian ini adalah regresi berganda. Hasil penelitian menunjukkan bahwa FDR, NPF, ROA, CAR, DPK, dan Tingkat Bagi hasil secara simultan berpengaruh terhadap pembiayaan Mudharabah. Untuk hasil secara parsial, bahwa Financing to Deposit Ratio, Return on Assets, dan Dana Pihak Ketiga berpengaruh positif terhadap pembiayaan Mudharabah. Capital Adequacy Ratio berpengaruh negatif terhadap pembiayaan Mudharabah. Sedangkan Non Performing Financing dan Tingkat Bagi Hasil secara parsial tidak berpengaruh signifikan terhadap pembiayaan Mudharabah.

Kata Kunci: Capital Adequacy Ratio, Dana Pihak Ketiga, Financing to Deposit Ratio, pembiayaan Mudharabah, Non Performing Financing, Return on Assets, Tingkat Bagi Hasil.