

INTISARI

ANALISIS FAKTOR-FAKTOR YANG MEMENGARUHI PEMBIAYAAN MUDHARABAH BERBASIS NISBAH BAGI HASIL PADA BANK UMUM SYARIAH DI INDONESIA TAHUN 2014-2017

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Penelitian ini bertujuan untuk menguji pengaruh deposito *mudharabah* (DM), tingkat bagi hasil (TBH) atau nisbah, *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan *Financing to Deposit Ratio* (FDR) terhadap pembiayaan *mudharabah* berbasis nisbah bagi hasil pada Bank Umum Syariah di Indonesia pada tahun 2014-2017. Sampel yang digunakan dalam penelitian ini, yaitu 12 Bank Umum Syariah. Periode penelitian dilakukan selama 4 tahun sehingga diperoleh 48 unit sampel pada penelitian ini. Metode dan alat analisis data yang digunakan dalam penelitian ini adalah dengan menggunakan metode analisis deskriptif kuantitatif dan data panel. Analisis deskriptif didasarkan pada studi literatur hasil penelitian yang berhubungan dengan variabel *dependen* dan variabel *independen* yang memengaruhi pembiayaan *mudharabah* berbasis nisbah bagi hasil dan sedangkan analisis kuantitatif digunakan model analisis regresi linier berganda. Pengujian data dilakukan dengan menggunakan aplikasi software komputer, Microsoft Excel 2013 dan *Eviews* versi. 8.

Hasil penelitian ini menunjukkan bahwa variabel *Independen*, yaitu deposito *mudharabah* (DM) dan tingkat bagi hasil (TBH) secara parsial berpengaruh positif dan signifikan terhadap pembiayaan *mudharabah* (PM) berbasis nisbah bagi hasil Bank Umum Syariah, sedangkan pada variabel *Capital Adequacy Ratio* (CAR) dan *Non Performing Financing* (NPF) secara parsial berpengaruh negatif dan tidak signifikan terhadap pembiayaan *mudharabah* (PM). Pada variabel *Financing to Deposit Ratio* (FDR) secara parsial berpengaruh positif dan juga tidak signifikan terhadap pembiayaan *mudharabah* (PM) berbasis nisbah bagi hasil Bank Umum Syariah.

Kata Kunci : pembiayaan *mudharabah*, deposito *mudharabah* (DM), tingkat bagi hasil atau nisbah, *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), analisis regresi linier berganda, data panel.

ABSTRACT

ANALYSIS OF FACTORS AFFECTING MUDHARABAH FINANCING BASED ON PROFIT SHARING RATIO AT SHARIA COMMERCIAL BANKS IN INDONESIA YEARS 2014 TO 2017

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This study aimed to examine the effect of *mudharaba* deposit (DM), profit sharing rate (TBH) or *ratio*, *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), and *Financing to Deposit Ratio* (FDR) to *mudharaba* financing based on profit sharing ratio at Sharia Commercial Banks in Indonesian years 2014 to 2017. The samples used in this study is 12 Sharia Commercial Banks. The research was conducted over 4 years to achieve 48 unit samples to this report. Method and tool of data analysis used in this research is descriptive analysis quantitative and panel data. Descriptive analysis is based on literature study of the results of research related to the *dependent* variable and *independent* variable that affect the *mudharaba* financing based on profit sharing ratio and quantitative analysis used multiple linear regression analysis model. Data testing in this research using computer software applications, namely Microsoft Excel 2013 and is conducted by *Eviews* version. 8.

The result showed that the *independent* variable, that is *mudharaba* deposit (DM) and profit sharing rate (TBH) partially have a positive effect and significant on *mudharaba* financing (PM) based on profit sharing ratio ratio of Sharia Commercial Banks, while *Capital Adequacy Ratio* (CAR) and *Non Performing Financing* (NPF) is partially have a negative effect and insignificant on *mudharaba* financing (PM). Moreover *Financing to Deposit Ratio* (FDR) variable partially has a positive effect and also insignificant on *mudharaba* financing (PM) based on profit sharing ratio of Sharia Commercial Banks.

Keywords : *mudharaba* financing, *mudharaba* deposit (DM), profit sharing rate (TBH), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), and *Financing to Deposit Ratio* (FDR), multiple linier regression analysis, panel data.