

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh TBH, *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Dewan Pengawas Syariah (DPS), dan Dewan Komisaris terhadap Pembiayaan Mudharabah. Data penelitian ini mencakup periode 2015-2018 dengan sampel 10 bank syariah di Indonesia. Hasil penelitian menunjukkan bahwa Tingkat Bagi Hasil (TBH), *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap Pembiayaan Mudharabah. Sedangkan Dewan Pengawas Syariah dan Dewan Komisaris tidak berpengaruh signifikan terhadap Pembiayaan Mudharabah.

Kata kunci: Pembiayaan Mudharabah, Tingkat Bagi Hasil (TBH), *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), *Capital Adequacy Ratio* (CAR), Dewan Pengawas Syariah, Dewan Komisaris.

ABSTRACT

This study aims to analyze the effect of TBH, Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), Capital Adequacy Ratio (CAR), Sharia Supervisory Board (DPS), and Board of Commissioners on Mudharabah Financing. This research data covers the period 2015-2018 with a sample of 10 Islamic banks in Indonesia. The results showed that the Production Sharing Rate (TBH), Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), and Capital Adequacy Ratio (CAR) significantly influence Mudharabah Financing. Whereas the Sharia Supervisory Board and the Board of Commissioners had no significant effect on Mudharabah Financing.

Keywords: Mudharabah Financing, Profit Sharing Rate (TBH), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Sharia Supervisory Board, Board of Commissioners.