

INTISARI

Penelitian ini menganalisa tentang faktor-faktor yang mempengaruhi pembiayaan *mudharabah*. Penelitian ini bertujuan untuk menguji deposito *mudharabah*, *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap pembiayaan *mudharabah*.

Populasi dalam penelitian ini diperoleh dengan menggunakan metode *purposive sampling* pada bank umum syariah di Indonesia selama periode 2012-2015. Berdasarkan kriteria yang telah ditentukan maka diperoleh sampel sebanyak 10 bank umum syariah. Data diperoleh dari laporan triwulan bank umum syariah. Obyek pengamatan sejumlah 160 data. Metode analisis yang digunakan yaitu regresi linear berganda dengan alat bantu aplikasi SPSS (*Statistic Product and Service Solutions*) versi 22.0.

Berdasarkan hasil analisis regresi linear berganda, maka hasil penelitian ini menunjukkan bahwa deposito *mudharabah* berpengaruh positif terhadap pembiayaan *mudharabah*, *capital adequacy ratio* berpengaruh positif terhadap pembiayaan *mudharabah*, *financing to deposit ratio* berpengaruh positif terhadap pembiayaan *mudharabah*, *non performing financing* berpengaruh negatif terhadap pembiayaan *mudharabah*, biaya operasional terhadap pendapatan operasional (BOPO) tidak berpengaruh terhadap pembiayaan *mudharabah*.

Kata kunci: Deposito *Mudharabah*, *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan pembiayaan *mudharabah*.

ABSTRACT

This research analyzes some factors which give influence to the mudharaba financing. This research is aimed to test the deposits of mudharabah, Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), and Operating Expenses to Operating Income (BOPO) to the mudharabah financing.

The population in this research has been obtained by using purposive sampling method on Islamic commercial banks in Indonesia in 2012-2015 periods. Based on the predetermined criteria then 10 Islamic commercial banks have been selected as samples. The data has been obtained from the quarterly reports of syariah banks. The observation objects are 160 data. The analysis method has been carried out by using multiple linear regression with SPSS software (Statistics Product and Service Solutions) 22.0 version.

Based on the result of multiple linear regression analysis, the results of this research indicate that the deposits of mudharaba give positive influence to the mudharaba financing, capital adequacy ratio give positive influence to the mudharaba financing, financing to deposit ratio give positive influence to the mudharaba financing, non-performing financing give negative influence to the mudharaba financing, costs operating to operating income (BOPO) does not give any influence to the mudharaba financing.

Keywords: mudharabah deposits, capital adequacy ratio (CAR), non-performing financing (NPF), financing to deposit ratio (FDR), operating expenses to operating income (BOPO), and mudharaba financing.