

## INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Non Performing Financing* (NPF), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap pembiayaan *mudharabah*.

Populasi penelitian ini adalah bank umum syariah yang terdaftar di Bank Indonesia selama periode 2011-2014 dengan menggunakan data laporan keuangan triwulanan. Sampel penelitian dipilih dengan menggunakan teknik *purposive sampling* sehingga didapatkan 10 bank umum syariah (160 *firm three months*) yang memenuhi kriteria. Teknik analisis yang digunakan yaitu regresi berganda dengan menggunakan program SPSS versi 22.0.

Berdasarkan hasil analisis regresi berganda, maka hasil penelitian ini menunjukkan bahwa dana pihak ketiga berpengaruh positif terhadap pembiayaan *mudharabah*, *capital adequacy ratio* berpengaruh positif terhadap pembiayaan *mudharabah*, *return on asset* berpengaruh negatif terhadap pembiayaan *mudharabah*, *non performing financing* tidak berpengaruh positif terhadap pembiayaan *mudharabah*, biaya operasional terhadap pendapatan operasional (BOPO) berpengaruh negatif terhadap pembiayaan *mudharabah*.

Kata kunci: Dana pihak ketiga, *capital adequacy ratio*, *return on asset*, *non performing financing*, biaya operasional terhadap pendapatan operasional, dan pembiayaan *mudharabah*.

## ABSTRACT

This research is meant to find out the influence of Third Party Fund (DPK), Capital Adequacy Ratio (CAR), and Return on Asset (ROA), Non Performing Financing (NPF), and The Operating Cost to the Operating Revenue (BOPO) and mudharabah financing.

The population of this research is bank umum syariah which are listed in Bank Indonesia during the 2011-2014 periods by using quarter financial statement. The research sample has been selected by using purposive sampling so that 10 bank umum syariah (160 firm three months) which meet the criteria have been selected as samples. The analysis technique has been done by using multiple regressions have been done by using SPSS program 22.0 version.

Based on the result of multiple regressions, it shows that Third Party Funds (DPK) has positive influence to the mudharabah financing; capital adequacy ratio has positive influence to the mudharabah financing, return on asset has negative influence to the mudharabah financing, non performing financing does not have any positive influence to the mudharabah financing, operating cost to the operating revenue (BOPO) has negative influence to the mudharabah financing.

**Keywords:** Third Party Fund (DPK), Capital Adequacy Ratio (CAR), Return on Asset (ROA), Non Performing Financing (NPF), and The Operating Cost to the Operating Revenue (BOPO) and mudharabah financing.

