

ABSTRAK

Skripsi dengan judul “Pengaruh *Nisbah* Bagi Hasil, Dana Pihak Ketiga, Pembiayaan Bermasalah, Inflasi Dan *Financing To Deposit Ratio* Terhadap Pembiayaan Modal Kerja Mudharabah Di PT Bank BNI Syariah” ini ditulis oleh Adi Lukman Firmansah dengan NIM. 17401163123, Pembimbing Dr. Hj. Nur Aini Latifah, S.E., M.M.

Penelitian ini dilatarbelakangi bahwa bahwa pembiayaan mudarabah kurang dilirik oleh perbankan syariah, meski demikian akan menjadi tantangan bagi peneliti karena pembiayaan mudarabah sangatlah berpotensi untuk mengembangkan usaha masyarakat yang mana pembiayaan tersebut menggunakan prinsip bagi hasil buka menggunakan bunga, jadi pihak nasabah tidak terlilit bunga yang sangat merugikan nasabah jika pembiayaan yang mereka ambil dari bank menggunakan sistem bunga.

Rumusan masalah penelitian ini adalah 1. Apakah nisbah bagi hasil berpengaruh signifikan terhadap pembiayaan modal kerja mudarabah di PT Bank BNI Syariah ? 2. Apakah dana pihak ketiga berpengaruh signifikan terhadap pembiayaan modal kerja mudharabah di PT Bank BNI Syariah? 3. Apakah pembiayaan bermasalah berpengaruh signifikan terhadap pembiayaan modal kerja mudharabah di PT Bank BNI Syariah ? 4. Apakah inflasi berpengaruh signifikan terhadap pembiayaan modal kerja mudharabah di PT Bank BNI Syariah ? 5. Apakah *financing deposit to ratio* berpengaruh signifikan terhadap pembiayaan modal kerja mudharabah di PT Bank BNI Syariah? 6. Apakah pembiayaan modal kerja mudharabah di PT Bank BNI Syariah dapat dipengaruhi oleh nisbah bagi hasil, dana pihak ketiga, pembiayaan bermasalah, inflasi dan *financing deposit to ratio*?

Penelitian ini menggunakan pendekatan deskriptif dengan jenis penelitian kuantitatif. Populasi pada penelitian ini adalah nasabah BNI Syariah. Pengambilan sampel penelitian dilakukan dengan studi lapangan yaitu studi yang dilakukan dalam situasi alami dengan jumlah intervensi minimal dari peneliti terhadap arus kejadian dalam situasi. Peneliti untuk menguji hipotesis ini menggunakan analisis regresi linier berganda.

Hasil uji hipotesis yaitu: 1. hipotesis H1 nisbah bagi hasil mempunyai pengaruh positif terhadap pembiayaan mudharabah. 2. hipotesis H2 dana pihak ketiga mempunyai pengaruh positif terhadap pembiayaan mudharabah. 3. pembiayaan bermasalah mempunyai pengaruh negatif terhadap pembiayaan mudharabah. 4. hipotesis H4 inflasi mempunyai pengaruh positif terhadap pembiayaan mudharabah. 5. hipotesis H5 *Financing To Deposit Ratio* mempunyai pengaruh positif terhadap pembiayaan mudharabah. 6. hipotesis yang menyatakan bahwa secara simultan variabel *Financing to Deposit Ratio*, Inflasi, Nisbah Bagi Hasil, Pembiayaan Bermasalah, Dana Pihak Ketiga secara simultan mempunyai pengaruh terhadap pembiayaan mudharabah.

Kata Kunci : Dana Pihak Ketiga, *Nisbah* Bagi Hasil, *Financing to Deposit Ratio*, Inflasi, Pembiayaan Bermasalah, , Pembiayaan Modal Kerja *Mudharabah*

ABSTRACT

Thesis entitled "The Effect of Ratio Profit Sharing, Third Party Funds, Non-Performing Financing, Inflation and Financing To Deposit Ratio Against Mudharabah Working Capital Financing at PT Bank BNI Syariah" was written by Adi Lukman Firmansah with NIM. 17401163123, Advisor Dr. Hj. Nur Aini Latifah, S.E., M.M

This research is motivated by the fact that Islamic banking is less interested in mudharabah financing, although it will be a challenge for researchers because mudharabah financing has the potential to develop community businesses, where the financing uses the principle of using interest, so that customers are not involved in very detrimental interests. customers if the financing they take from the bank uses the interest system.

The formulation of the research problems are 1. Does the profit sharing ratio have a significant effect on the working capital financing of mudharabah at PT Bank BNI Syariah? 2. Do third party funds have a significant effect on mudharabah working capital financing at PT Bank BNI Syariah? 3. Does problematic financing have a significant effect on mudharabah working capital financing at PT Bank BNI Syariah? 4. Does inflation have a significant effect on the financing of working capital mudharabah at PT Bank BNI Syariah? 5. Does the financing deposit to ratio have a significant effect on mudharabah working capital financing at PT Bank BNI Syariah? 6. Can the mudharabah working capital financing at PT Bank BNI Syariah be affected by the profit sharing ratio, third party funds, problematic financing, inflation and financing deposits to ratio?

This research uses a descriptive approach with quantitative research types. The population in this study were customers of BNI Syariah. Sampling research is carried out by field studies, namely studies conducted in natural situations with a minimal amount of intervention by the researcher on the flow of events in the situation. Researchers to test this hypothesis using multiple linear regression analysis.

The results of hypothesis testing are: 1. Hypothesis H1 profit sharing ratio has a positive effect on mudharabah financing. 2. hypothesis H2 third party funds have a positive effect on mudharabah financing. 3. troubled financing has a negative effect on mudharabah financing. 4. hypothesis H4 inflation has a positive effect on mudharabah financing. 5. Hypothesis H5 financing to deposit ratio has a positive effect on mudharabah financing. 6. The hypothesis states that simultaneously the variables of Financing to Deposit Ratio, Inflation, Profit Sharing Ratio, Non Performing Financing, and Third Party Funds simultaneously have an influence on mudharabah financing.

Keywords: Ratio Profit Sharing, Third Party Funds, Non-Performing Financing, Inflation, Financing to Deposit Ratio, Working Capital Financing Mudharabah