

ABSTRAK

Skripsi dengan judul “Pengaruh Dana Pihak Ketiga, *Non Performing Financing*, *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, dan *Return On Asset* terhadap Pembiayaan Mudharabah Pada Bank Muamalat Indonesia” ditulis oleh Ainun Naqiyah, NIM 12401183245, Dosen Pembimbing Rendra Erdkhadifa, M.Si.

Penelitian ini dilatarbelakangi oleh Pembiayaan Mudharabah pada Bank Muamalat Indonesia kondisinya mengalami peningkatan dan penurunan. Perlu diketahui faktor yang menyebabkan fluktuasi kondisi pembiayaan mudharabah pada Bank Muamalat Indonesia. Dana Pihak Ketiga, *Non Performing Finance*, *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, dan *Return On Asset* diduga merupakan faktor yang menyebabkan naik turunnya tingkat pembiayaan mudharabah pada Bank Muamalat Indonesia

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh secara serentak variabel Dana Pihak Ketiga, *Non Performing Finance*, *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, dan *Return on Asset* terhadap pembiayaan mudharabah, pengaruh signifikan Dana Pihak Ketiga (DPK) terhadap Pembiayaan Mudharabah, pengaruh signifikan *Non Performing Financing* (NPF) terhadap Pembiayaan Mudharabah, pengaruh *Financing to Deposit Ratio* (FDR) terhadap Pembiayaan Mudharabah, *Capital Adequacy Ratio* (CAR) terhadap Pembiayaan Mudharabah, dan pengaruh *Return On Asset* (ROA) terhadap Pembiayaan Mudharabah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah laporan keuangan triwulanan Bank Muamalat Indonesia dari tahun 2013 sampai 2021 dengan jumlah 36 data. Teknik analisis data yang dilakukan menggunakan uji multikolinearitas, analisis linear berganda, uji serentak, uji parsial dan uji asumsi klasik residual.

Hasil pengujian menunjukkan bahwa terdapat salah satu variabel DPK, NPF, FDR, CAR dan ROA yang berpengaruh signifikan terhadap pembiayaan mudharabah, Dana Pihak Ketiga berpengaruh signifikan terhadap Pembiayaan Mudharabah, *Non Performing Financing* tidak berpengaruh signifikan terhadap Pembiayaan Mudharabah, *Financing to Deposit Ratio* berpengaruh signifikan terhadap Pembiayaan Mudharabah, *Capital Adequacy Ratio* tidak berpengaruh signifikan terhadap Pembiayaan Mudharabah, dan *Return On Asset* berpengaruh signifikan terhadap Pembiayaan Mudharabah.

Kata Kunci: CAR, DPK, FDR, NPF, Pembiayaan Mudharabah, ROA

ABSTRAK

Final project with the title s“ The effect of Third Prty Funds, Non Perfoming Financing, Financing to Deposit Ratio, Capital Adequacy Ratio, and Return On Assets on Mudharabah Financing at Bank Muamalat Indonesia” was written by Ainun Naqiyah, NIM 12401183245, Advisory Lecture Rendra Erkhadifa, M.Si.

This research is motivated by Mudharabah Fnancing at Bank Muamalat Indonesia, the condition has increased and decreased. It is necessary to know the factors that cause fluctuation in the condition of Mudharabah Financing at Bank Muamalat Indoneia. Third Party Funds, Non Perfoming Financing, Financing to Deposit Ratio, Capital Adequacy Ratio, and Return On Assets are suspected to be factors causing fluctuation in the level of mudhrabah financing ar=t Bank Muamalat Indonesia.

The purpose of this study was to determine the simultaneous effect of the variables of Third Party Funds, Non Perfoming Finance, Financing to Deposit Ratio, Capital Adequacy Ratio, and Return On Assets on mudharabah financing, significant influence of Ththird Party Funds (DPK) on mudharabah financing, significant influence of Non Perfoming Financing (NPF) on mudhrabah fnancing, Effect of Financing to Deposit Ratio (FDR) on Mudharabah Finanicng, Capital Adequacy Ratio (CAR) on Mudharabah Financing, and Effect of Return On Assets (ROA) on Mudharabah Finanacing.

This study uses a quantitative approach with the type of assosiative research. The data used in this study is the quarterly financial statements of Bank Muamalat Indonesia from 2013 to 2021 with a total of 36 data. The data analysis technique use is multicollinearity, multiple linear analysis, simultan test, partial test and classical assumption test of residuals.

The test result show that there isn one variable TPF, NPF, FDR, CAR and ROA which have a significant effect on Mudharabah Financing, Third Party Funds have a significant effect on Mudharabah Financing, Non Perfoming Financing has a significant effect on Mudharabah Financing, Financing to Deposit Ratio has a significant effect on Mudharabah Financing, Capital Adequacy Ratio has no effect significant effect on Mudharabah Financing, and Retun On Assets has a significant effect on Mudharabah Financing.

Keywords: CAR, TPF, FDR, NPF, Mudharabah Financing, ROA