

ABSTRAK

Skripsi ini dengan judul “*Pengaruh Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Asset (ROA) Terhadap Pembiayaan Mudharabah Pada Bank Syariah Periode 2020-2024*” ini ditulis oleh Levindia Tirta Widyastutik, NIM 12401173461, Jurusan Perbankan Syariah Fakultas Ekonomi Dan Bisnis Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Di bimbing oleh Bapak Dedi Suselo, S.E., M.M.

Dalam penelitian ini dilatar belakangi oleh pembiayaan mudharabah yang banyak mengalami penurunan selama periode 2017-2020 hal ini dikarenakan oleh beberapa faktor meliputi faktor internal maupun eksternal. Oleh karena itu peneliti melakukan penelitian ini untuk mengetahui apa saja yang mempengaruhi penurunan pembiayaan mudharabah pada Bank Syariah Indonesia.

Tujuan penelitian ini yaitu menguji pengaruh signifikan *Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) Dan Return On Asset (ROA) Terhadap Pembiayaan Mudharabah* serta menguji pengaruh signifikan antara *Capital Adequacy Ratio (CAR), Non Performing Financing (NPF)* dan *Return On Asset (ROA)* secara bersama-sama Terhadap Pembiayaan Mudharabah pada Bank Syariah Indonesia periode 2020-2024.

Metode yang digunakan dalam penelitian ini menggunakan metode kuantitatif. Sedangkan sampel yang digunakan yaitu laporan keuangan Triwulan Bank Syariah Indonesia periode 2020-2024. Jenis data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank Syariah Indonesia yang dipublikasikan dan diunduh dari website resmi serta Otoritas Jasa Keuangan. Teknik analisis data pada penelitian ini menggunakan analisis regresi linear berganda. Didalam penelitian ini menggunakan uji normalitas, uji asumsi klasik yang diantaranya yaitu: uji heteroskedastisitas, uji autokorelasi, uji multikolinieritas selain itu juga menggunakan uji regresi linear berganda, uji T, uji F/serentak dan uji kebaikan model.

Hasil penelitian ini dapat menunjukkan bahwa *Capital Adequacy Ratio (CAR)* secara parsial memiliki pengaruh dan signifikan terhadap pembiayaan mudharabah karena nilai signifikansi *Capital Adequacy Ratio (CAR)* lebih kecil jika dibandingkan nilai signifikansi alfa, *Non Performing Financing (NPF)* secara parsial tidak memiliki pengaruh terhadap pembiayaan mudharabah karena nilai signifikansi dari *Non Performing Financing (NPF)* lebih besar jika dibandingkan dengan nilai alfa, *Return On Asset (ROA)* secara parsial tidak berpengaruh terhadap pembiayaan mudharabah hal ini dikarenakan nilai signifikansi *Return On Asset (ROA)* lebih besar dari nilai signifikansi alfa. Secara simultan *Capital Adequacy Ratio (CAR), Non Performing Financing (NPF)* dan *Return On Asset (ROA)* memiliki pengaruh signifikan terhadap pembiayaan mudharabah dengan begitu maka hipotesis yang digunakan adalah tolak H_0 dan terima H_1 .

Kata Kunci: *Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Asset, Pembiayaan Mudharabah*

ABSTRACT

This thesis with the title "The Influence of Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Assets (ROA) on Mudharabah Financing in Sharia Banks for the 2020-2024 Period" was written by Levindia Tirta Widyastutik, NIM 12401173461, Department of Sharia Banking, Faculty Economics and Business, Sayyid Ali Rahmatullah State Islamic University, Tulungagung, Supervised by Mr. Dedi Suselo, S.E., M.M.

The background of this research is that mudharabah financing experienced significant increases and decreases from 2020-2024, this was caused by several factors including internal and external factors. Therefore, researchers conducted this research to find out what influenced the decline in mudharabah financing at Bank Syariah Indonesia

The aim of this research is to test the significant influence of Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF) and Return on Assets (ROA) on Mudharabah Financing and to test the significant influence between Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Return On Assets (ROA) together for Mudharabah Financing on Indonesian Sharia Bank for the 2020-2024 period.

The method used in this research uses quantitative methods. Meanwhile, the sample used is the quarterly financial report of Bank Syariah Indonesia for the period 2020-2024. The type of data used is secondary data obtained from the quarterly financial reports of Bank Syariah Indonesia which are published and downloaded from the official website and the Financial Services Authority. The data analysis technique in this research uses multiple linear regression analysis. This research uses the normality test, classic assumption tests, including: heteroscedasticity test, autocorrelation test, multicollinearity test, apart from that, it also uses multiple linear regression tests, T tests, F/simultaneous tests and model goodness-of-fit tests.

The results of this research can show that the Capital Adequacy Ratio partially has a negative influence on mudharabah financing, this is because the tcount value is smaller than the ttable value so that the Capital Adequacy Ratio has no influence on mudharabah financing. Non Performing Financing (NPF) Non Performing Financing (NPF) has a positive and significant influence on mudharabah financing. This is because the tcount value is greater than the ttable value. So, on this basis, Non Performing Financing (NPF) has a positive and significant influence on Mudharabah Financing. Return On Assets (ROA) does not have a significant influence on mudharabah financing. This is proven by the fact that the tcount value is smaller than the ttable value. Capital Adequacy Ratio, Non Performing Financing, Return On Assets have a simultaneous influence on mudharabah financing. That way, the hypothesis used is to reject H0 and accept H1.

Keyword: *Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Return On Asset (ROA) on Mudharabah Financing.*