

ABSTRACT

This study aims to discover the effect of level revenue sharing, Financing To Deposite Ratio (FDR), Non Performing Financing (NPF), and Return On Asset (ROA) on financing of sharia banks and sharia business units with the observation period within four years old of 2012-2015. The data used are secondary data obtained from statistical reports of Islamic banking as published by Bank Indonesia and the Authority Financial services each month. This study uses multiple linear regression analysis examined the classical assumptions and hypothesis testing. The results showed that partially (t test) variable rate Sharing positive and significant impact on financing is the Islamic Banks and Sharia Business Unit, variable FDR and ROA does not affect the financing is in Islamic Banks and Sharia Business Unit, and the NPF variable negative effect on the financing is in Islamic Banks and Sharia Business Unit. Simultaneous test (F test) variable rate of Sharing, FDR, NPF and ROA significantly influence of financing on Islamic Banks and Islamic Unit.

Keywords : financing Mudharabah , Level Revunue Sharing , FDR , NPF , and ROA