

## ABSTRACT

This study aims to analyze the influence of the variables such as DPK (third party funds), profit sharing, SWBI bonus (*Wadiah Certificate of Bank Indonesia*), NPF (Non Performing Finance), ROA (Return on Assets), and CAR (Capital Adequacy Ratio) on the *mudharaba* financing at *sharia* banks in Indonesia. The variables are obtained through a series of literature studies and reviews on the result of prior researches.

Using panel data with purposive sampling technique, the study determines 80 samples from 5 *sharia* banks in Indonesia. Data are obtained from quarterly financial statement data published by Bank Indonesia starting from January 2009 to December 2012.

The study suggests that the independent variables of DPK, profit sharing, SWBI bonus, NPF, ROA and CAR jointly have leverage against the dependent variable, *mudharaba* financing. The study also in partial show that DPK and profit sharing are influential and favorable to *mudharaba* financing, whereas other variables such as SWBI bonus, NPF, ROA and CAR have no favourable effect on *mudharaba* financing.

**Keywords:** DPK, Profit Sharing, SWBI bonus, NPF, ROA, CAR, *mudharaba* financing, *sharia* banking.

## INTISARI

*Penelitian ini bertujuan untuk menganalisis pengaruh variabel DPK (dana pihak ketiga), Bagi hasil, bonus SWBI (sertifikat wadiah bank Indonesia), NPF (Non Performing Financing), ROA (Return on Assets) dan CAR (Capital Adequacy Ratio) terhadap pembiayaan mudharabah pada bank syariah di Indonesia. Variabel tersebut diperoleh melalui serangkaian studi dan hasil ulasan dari beberapa penelitian yang telah dilakukan sebelumnya.*

*Penelitian ini menggunakan data panel dengan teknik purposive sampling. Jumlah sample penelitian adalah 80 dari 5 bank syariah di Indonesia. Data yang diperoleh berasal dari data laporan keuangan triwulan yang dipublikasikan oleh Bank Indonesia dari Januari 2009 sampai Desember 2012.*

*Dari hasil analisis yang dilakukan oleh penyusun diperoleh bahwa variabel independen DPK (dana pihak ketiga), Bagi hasil, bonus SWBI (sertifikat wadiah bank Indonesia), NPF (Non Performing Financing), ROA (Return on Assets), CAR (Capital Adequacy Ratio) secara bersama-sama mempunyai pengaruh terhadap variabel dependen yaitu pembiayaan mudharabah. Secara parsial menunjukkan bahwa DPK (dana pihak ketiga), Bagi hasil berpengaruh positif terhadap pembiayaan mudharabah, bonus SWBI (Sertifikat Wadiah Bank Indonesia), NPF (Non Performing Finance) tidak berpengaruh negatif terhadap pembiayaan mudharabah, Sedangkan variable independen ROA (Return on Assets) dan CAR (Capital Adequacy Ratio) tidak berpengaruh positif terhadap pembiayaan mudharabah.*

*Kata Kunci: DPK, Bagi hasil, bonus SWBI, NPF, ROA, CAR, pembiayaan mudharabah dan perbankan syariah.*