

CHAPTER V

CONCLUSION

A. Conclusion

Based on the research result and discussions such as have been elaborated in the previous chapter, hence some lessons that could be conclude are as follows :

1. Simultaneously (Jointly)

The result of simultaneously testing (jointly) conclusions may be drawn that the independent variables (DPK/ Third Party Funds, Profit Sharing, SWBI Bonus/ *Wadiah* Certificate of Bank Indonesia, NPF/ Non Performing Financing, ROA/ Return on Assets and CAR/ Capital Adequacy Ratio) jointly impact on the dependent variable, *mudaraba* financing.

2. Partially (Individual)

- a. Based on the results of first hypotheses testing (H_1) indicates that third party fund influential positive significantly to *mudaraba* financing on *sharia* banking. It showed that rising third party fund collected from society will increase *mudaraba* financing distributed by *sharia* banking.
- b. Based on the results of second hypotheses testing (H_2) indicates that profit sharing influential positive significantly to *mudaraba* financing on *sharia* banking. It showed that the higher profit

sharing obtained by bank the higher *mudaraba* financing that would be distributed by *sharia* banking.

- c. Based on the results of third hypotheses testing (H_3) indicates that SWBI Bonus/ *Wadiah* Certificate of Bank Indonesia has no effect to *mudaraba* financing on *sharia* banking. It showed that the higher of SWBI Bonus/ *Wadiah* Certificate of Bank Indonesia acquired by bank also the higher *mudaraba* financing that would be distributed by *sharia* banking.
- d. Based on the results of fourth hypotheses testing (H_4) indicates that NPF/ Non Performing Financing has no influentially to *mudaraba* financing on *sharia* banking. It was not in accordance with the hypothesis advanced by where NPF influential negative significantly to *mudaraba* financing. This indicates that high low levels of non performing financing not affect the *mudaraba* financing on *sharia* banking.
- e. Based on the results of fifth hypotheses testing (H_5) indicates that ROA/ Return on Assets has no effect to *mudaraba* financing on *sharia* banking. It was not in accordance with the hypothesis advanced where ROA influential positive significantly to *mudaraba* financing. Although the results were negative insignificant, the bank also still should pay attention to the distribution of financing because ROA the greater

profitability (ROA) obtained by the bank, it will be the larger management efforts are invested the profits.

- f. Based on the results of sixth hypotheses testing (H_6) indicates that CAR/ Capital Adequacy Ratio has no effect to *mudaraba* financing on *sharia* banking. It was not in accordance with the hypothesis advanced where CAR influential positive significantly to *mudaraba* financing. Although the result is positive insignificant, the bank also still must consider the ratio of capital in financing distribution for increase the value of CAR ratio on bank and will boost the number of *mudaraba* financing that would be distributed by *sharia* banks and otherwise the decrease the CAR ratio was going to reduce the level of *mudaraba* financing of *sharia* banks. Bank capital adequacy has the good show a healthy indicator as the bank.
3. The Adjusted R Square Value (R^2) at 98% which means there is another side variables by 2% outside this research that has an effect on *mudaraba* financing, so that it cold be used as an agenda next research to seek other variables alleged strong can affect *mudaraba* financing on *sharia* banks in Indonesia.

B. Recommendations

Based on the above conclusions, some suggestions that could be given as follows :

1. For *sharia* banking management should to consider the six factors, still consider the prudential principle in managing *sharia* banking business (especially funding) and also keep to avoid by high-risk *sharia* financing.
2. It needs socialization regarding products of *sharia* bank financing to the people because many people still regard products of *sharia* bank equal to conventional.
3. For the next researchers who want to reexamined study to complete this research suggested to add other variables that are not included in this research.
4. To further research is also suggested to add a period of research to samples gathered more and better results obtained.