

ABSTRACT

The purpose of this research was to test whether there was an influence of Financing To Deposit Ratio (FDR) and Return On Assets (ROA) on mudharabah financing in Islamic commercial banks in Indonesia from 2017-2021. The method used was a quantitative method with a multiple linear regression analysis tool. The scope was monthly reports of Islamic commercial banks from the Financial Services Authority from 2017-2021.

Based on the results of the study, it explained that simultaneously Financing To Deposit Ratio and Return On Assets had an influence on mudharabah financing where F_{count} was greater than F_{Table} or 67.657 was greater than 3.16. Meanwhile, partially Financing To Deposit Ratio had a positive and significant influence on mudharabah financing where T_{hitung} was greater than T_{Table} or 5.708 was greater than 2.00247, and Return On Assets partially had a negative and significant influence on mudharabah financing where T_{Count} was smaller than T_{Table} or -5.972 was smaller than -2.00247. The coefficient of determination (R Square) was 0.704, meaning that the contribution of the influence of Financing To Deposit Ratio (FDR) and Return On Assets (ROA) on the variation of mudharabah financing in Islamic commercial banks was 70.4%, while the remaining 29.6% was influenced by other variables outside of this research.

Keywords: Financing To Deposit Ratio (FDR), Return On Assets (ROA), and Mudharabah Financing

ABSTRAK

Tujuan pada penelitian ini adalah untuk menguji apakah ada pengaruh *Financing To Deposit Ratio (FDR) Dan Return On Assets (ROA)* terhadap pembiayaan mudharabah pada bank umum syariah di Indonesia tahun 2017-2021. Metode yang digunakan metode kuantitatif dengan alat analisis regresi linier berganda. Dengan ruang lingkup yaitu laporan bulanan bank umum syariah pada data otoritas jasa keuangan tahun 2017-2021.

Berdasarkan hasil penelitian menjelaskan bahwa secara simultan *Financing To Deposit Ratio Dan Return On Assets* berpengaruh terhadap pembiayaan mudharabah dimana hasil F_{hitung} lebih besar dari F_{Tabel} atau 67.657 lebih besar dari 3.16. Sedangkan secara parsial *Financing To Deposit Ratio* berpengaruh positif dan signifikan terhadap pembiayaan mudharabah dimana t_{hitung} lebih besar dari t_{tabel} atau 5.708 lebih besar dari 2.00247 dan *Return On Assets* secara parsial berpengaruh negatif dan signifikan terhadap pembiayaan mudharabah dimana T_{hitung} lebih kecil dari T_{tabel} atau -5.972 lebih kecil dari -2.00247. Nilai koefisien determinasi (*R Square*) sebesar 0.704 artinya persentase kontribusi pengaruh *Financing To Deposit Ratio (FDR) Dan Return On Assets (ROA)* terhadap variasi naik turunnya pembiayaan mudharabah pada bank umum syariah sebesar 70,4% sedangkan sisanya 29,6% dipengaruhi oleh variabel lain di luar penelitian ini.

Kata Kunci : *Financing To Deposit Ratio (FDR), Return On Assets (ROA)* dan Pembiayaan Mudharabah