

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Pengaruh Dana Pihak Ketiga dan Risiko Pembiayaan (*Non Performing Financing*) Terhadap Pembiayaan Mudharabah pada Bank Umum Syariah di Indonesia Tahun 2016-2021. Data yang digunakan dalam penelitian ini adalah data sekunder yang bersifat *Time Series* yang dipublikasikan dalam situs resmi Bank Indonesia melalui Otoritas Jasa Keuangan (OJK). Alat analisis yang digunakan adalah Analisis Regresi Linear Berganda. Hasil penelitian Secara simultan Dana Pihak Ketiga dan Risiko Pembiayaan (*Non Performing Financing*) berpengaruh signifikan terhadap Pembiayaan *Mudharabah* pada Bank Umum Syariah di Indonesia tahun 2016-2021. Secara parsial Dana Pihak Ketiga memiliki pengaruh yang Negatif dan signifikan terhadap Pembiayaan *Mudharabah* pada Bank Umum Syariah di Indonesia tahun 2016-2021. sedangkan Risiko Pembiayaan (*Non Performing Financing*) berpengaruh positif dan signifikan terhadap Pembiayaan *Mudharabah* pada Bank Umum Syariah di Indonesia tahun 2016-2021. Nilai koefisien determinasi (R Square) adalah sebesar 0.919. Hal ini menunjukkan bahwa persentase kontribusi pengaruh Dana Pihak Ketiga dan Risiko pembiayaan (*Non Performing Financing*) terhadap naik turunnya Pembiayaan *Mudharabah* pada Bank Umum Syariah di Indonesia adalah sebesar 91.9%. Sedangkan sisanya sebesar 8.1% dipengaruhi oleh variabel lain yang tidak dimasukkan dalam penelitian ini.

Kata Kunci: Dana Pihak Ketiga, Risiko Pembiayaan (*Non Performing Financing*) dan Pembiayaan Mudharabah

ABSTRACT

"The aim of this research was to determine the influence of third party funds and financing risk (non-performing financing) on mudharabah financing in Islamic commercial banks in Indonesia from 2016-2021. The data used in this research was secondary time series data published on the official website of the Central Bank of Indonesia through the Financial Services Authority. The analysis tool used was multiple linear regression analysis. The results of the research simultaneously showed that third party funds and financing risk (non-performing financing) had a significant influence on mudharabah financing in Islamic commercial banks in Indonesia from 2016-2021. Partially, third party funds had a negative and significant influence on mudharabah financing in Islamic commercial banks in Indonesia from 2016-2021, while financing risk (non-performing financing) had a positive and significant influence on mudharabah financing in Islamic commercial banks in Indonesia from 2016-2021. The determination coefficient (R Square) value was 0.919, which indicated that the percentage of the contribution of the influence of third party funds and financing risk (non-performing financing) on the increase or decrease of mudharabah financing in Islamic commercial banks in Indonesia was 91.9%. The remaining 8.1% was influenced by other variables not included in this research.

Keywords: Third party funds, financing risk (non-performing financing), and mudharabah financing"