

INTISARI

Penelitian ini dilakukakan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), tingkat bagi hasil, tingkat inflasi, dan nilai tukar terhadap pembiayaan mudharabah pada Bank Umum Syariah di Indonesia baik secara parsial ataupun simultan. Jenis data yang digunakan adalah data *time series* dimana periode waktunya dari tahun Januari 2017 sampai Oktober 2019. Variabel dependen yang digunakan yaitu pembiayaan mudharabah Bank Umum Syariah, sedangkan variabel independennya adalah *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), tingkat bagi hasil, tingkat inflasi, dan nilai tukar. Metode analisis data yang digunakan untuk melihat pengaruh variabel independen terhadap variabel dependen yaitu metode *Partial Adjustment Model* (PAM) dengan menggunakan *Eviews 7* serta melakukan uji asumsi klasik. Hasil analisis regresi menunjukkan bahwa *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), tingkat bagi hasil, tingkat inflasi, dan nilai tukar berpengaruh terhadap pembiayaan mudharabah Bank Umum Syariah di Indonesia yaitu dengan nilai *adjusted R-squared* sebesar 0,963125. Hal tersebut berarti bahwa 96,3125 persen variabel dependen dapat dijelaskan oleh variabel independen, sedangkan sisanya 3,6875 persen dijelaskan oleh variabel lain diluar model. Secara simultan hasil penelitian ini menunjukkan bahwa variabel *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), tingkat bagi hasil, tingkat inflasi, dan nilai tukar berpengaruh terhadap pembiayaan mudharabah Bank Umum Syariah di Indonesia. Selanjutnya secara parsial dalam jangka panjang dan jangka pendek didapatkan hasil bahwa variabel *Capital Adequacy Ratio* (CAR) berpengaruh negatif signifikan terhadap pembiayaan mudharabah Bank Umum Syariah di Indonesia, variabel *Return On Asset* (ROA), tingkat bagi hasil, dan nilai tukar berpengaruh positif dan signifikan terhadap pembiayaan mudharabah Bank Umum Syariah di Indonesia, sedangkan variabel tingkat inflasi berpengaruh tidak signifikan terhadap pembiayaan mudharabah Bank Umum Syariah di Indonesia.

Kata Kunci: Pembiayaan Mudharabah, CAR, ROA, Tingkat Bagi Hasil, Tingkat Inflasi, dan nilai tukar

ABSTRACT

This research was conducted to determine the effect of Capital Adequacy Ratio (CAR), Return On Assets (ROA), profit sharing, inflation, and exchange rate on mudharabah financing at islamic commercial banks in Indonesia, either partially or simultaneously. The type of data used is time series data where the time period is from January 2017 to October 2019. The dependent variable used is mudharabah financing in islamic bank's, while the independent variable is the Capital Adequacy Ratio (CAR), Return On Assets (ROA), profit sharing, inflation, and exchange rate. The data analysis method used to see the effect of the independent variable on the dependent variable is Partial Adjustment Model (PAM) method using Eviews 7 and performs a classis assumption test. The results of the regression analysis show that the Capital Adequacy Ratio (CAR), Return On Assets (ROA), profit sharing, inflation, and exchange rate affect the mudharabah financing of islamic commercial banks in Indonesia, with an adjusted R-squared value is 0,963125 percent of the dependent variable can be explained by the independent variable, while the remaining 3,6875 percent is explained by other variables outside the model. Simultaneously the results of this study indicate that the variable Capital Adequacy Ratio (CAR), Return On Assets (ROA), profit sharing, inflation, and exchange rate affect the mudharabah financing of islamic banks in Indonesia. Furthermore, partially in the long term and short term the results show that the Capital Adequacy Ratio (CAR) has a significant negative effect on mudharabah financing of islamic banks in Indonesia, the Return On Assets (ROA) variable the, the profit sharing, and the exchange rate have a possitive and significant effect on mudharabah financing of islamic banks in Indonesia, while the inflation variable has no significant effect on mudharabah financing for sharia commercial banks in Indonesia.

Keywords: Mudharabah Financing, CAR, ROA, Profit Sharing, Inflation and Exchange Rate