

ABSTRAK

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Program Studi : Ekonomi Syariah
Judul : Pengaruh *Non Performing Financing* dan *Financing to Deposit Ratio* Terhadap Pembiayaan Bagi Hasil Dengan Deposito *Mudharabah* Sebagai Variabel *Intervening* (Studi Kasus Bank Umum Syariah 2018-2022)

Penelitian ini bertujuan untuk mengetahui pengaruh non performing financing dan financing to deposit ratio terhadap pembiayaan bagi hasil dengan mempertimbangkan peran intervening dari deposito mudharabah. Metode yang digunakan adalah metode kuantitatif dengan menggunakan alat analisis Eviews12. Hasil penelitian ini menunjukkan bahwa npf dan deposito mudharabah berpengaruh terhadap pembiayaan bagi hasil. Fdr tidak berpengaruh terhadap pembiayaan bagi hasil. Npf tidak berpengaruh terhadap deposito mudharabah dan fdr berpengaruh terhadap depoisto mudharabah. Serta deposito mudharabah belum mampu mengintervening non performing financing dan financing to deposit ratio terhadap pembiayaan bagi hasil.

Kata Kunci : Non performing financing, financing to deposit ratio, pembiayaan bagi hasil dan deposito mudharabah

ABSTRACT

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Study Program : Ekonomi Syariah
Title : Effect of Non-Performing Financing and Financing to Deposit Ratio Regarding Profit Sharing Financing with Mudharabah Deposits As an Intervening Variable (Case Study of Sharia Commercial Banks 2018-2022)

This research aims to determine the effect of non-performing financing and financing to deposit ratio on profit sharing financing by considering the intervening role of mudharabah deposits. The method used is a quantitative method using the Eviews12 analysis tool. The results of this research show that npf and mudharabah deposits have an influence on profit sharing financing. Fdr has no effect on profit sharing financing. Npf has no effect on mudharabah deposits and fdr has an effect on mudharabah deposits. And mudharabah deposits have not been able to intervene in non-performing financing and financing to deposit ratios in profit sharing financing.

Keywords: *Non-performing financing, financing to deposit ratio, profit sharing financing and mudharabah deposits*