

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi dan Nilai Tukar Rupiah terhadap pembiayaan *Mudharabah*. Dalam penelitian ini, peneliti menggunakan metode kuantitatif dan jenis data yang digunakan yaitu data sekunder. Sampel yang digunakan dalam penelitian ini adalah laporan keuangan triwulan Bank Umum Syariah periode 2016-2020. Teknik analisis data yang digunakan dalam penelitian ini adalah regresi data panel yang diolah dengan menggunakan program Eviews 10. Dari hasil analisis menunjukkan bahwa secara parsial variabel *Non Performing Financing* (NPF) dan *Financing to Deposit Ratio* (FDR) tidak berpengaruh signifikan terhadap pembiayaan *mudharabah*, variabel inflasi berpengaruh positif dan signifikan terhadap pembiayaan *mudharabah*, dan variabel nilai tukar rupiah berpengaruh negatif dan signifikan terhadap pembiayaan *mudharabah*. Secara simultan variabel *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi dan Nilai Tukar secara bersama-sama berpengaruh terhadap pembiayaan *mudharabah*.

Kata Kunci : *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Inflasi, Nilai Tukar Rupiah dan pembiayaan Mudharabah.

ABSTRACT

This study aims to determine the effect of Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Inflation and Rupiah Exchange Rate on Mudharabah financing. In this study, researchers used quantitative methods and the type of data used was secondary data. The sample used in this study is the quarterly financial statements of Islamic Commercial Banks for the 2016-2020 period. The data analysis technique used in this study is panel data regression which is processed using the Eviews 10 program. From the analysis results show that partially the Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR) variables have no significant effect on mudharabah financing, inflation has a positive and significant effect on mudharabah financing, and the rupiah exchange rate variable has a negative and significant effect on mudharabah financing. Simultaneously the variables of Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Inflation and Exchange Rates together affect mudharabah financing.

Keywords : *Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Inflation, Rupiah Exchange Rate and Mudharabah financing.*