

ABSTRAK

Salah satu fungsi utama bank syariah adalah melakukan pembiayaan. Pada dasarnya bank syariah melakukan pembiayaan berdasarkan prinsip syariah yaitu prinsip bagi hasil (*mudharabah* dan *musyarakah*), namun pada fakta dilapangan prinsip jual beli (*murabahah*) masih mendominasi kegiatan usaha yang dilakukan oleh bank syariah. Penelitian ini bertujuan untuk menguji pengaruh Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), *Return On Asset* (ROA), dan *Capital Adequacy Ratio* (CAR) terhadap pembiayaan bagi hasil pada bank umum syariah di Indonesia periode 2010-2013.

Jumlah sampel yang digunakan dalam penelitian ini adalah 9 bank umum syariah yang terdaftar di Bank Indonesia dengan menggunakan metode *purposive sampling*. Alat analisis data yang digunakan dalam penelitian ini adalah analisis deskriptif dan analisis regresi data panel.

Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), *Return On Asset* (ROA), dan *Capital Adequacy Ratio* (CAR) secara simultan memiliki pengaruh terhadap pembiayaan bagi hasil. secara parsial Dana Pihak Ketiga (DPK) memiliki pengaruh positif signifikan terhadap pembiayaan bagi hasil, sedangkan *Non Performing Financing* (NPF), *Return On Asset* (ROA), dan *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap pembiayaan bagi hasil.

Kata kunci: Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), *Return On Asset* (ROA), *Capital Adequacy Ratio* (CAR), dan pembiayaan bagi hasil.

One of the main functions of Islamic banks are financing. Basically Islamic bank financing based on Islamic principles, namely the principle of profit sharing (mudharabah and musyarakah), but in fact the field the principle of purchase (murabaha) still dominate the business activities carried out by Islamic banks. This study aimed to examine the effect of third party funds (DPK), Non Performing Financing (NPF), Return on Assets (ROA), and the Capital Adequacy Ratio (CAR) of financing profit sharing on islamic banks in Indonesia during 2010-2013.

The samples used in this study is 9 Islamic banks registered in Bank Indonesia by using purposive sampling method. Data analysis tools used in this research is descriptive analysis and panel data regression analysis.

The results showed that Third Party Fund (DPK), Non Performing Financing (NPF), Return on Assets (ROA), and the Capital Adequacy Ratio (CAR) simultaneously has an influence on financing profit sharing. Partially, financing for Third Party Fund (DPK) has significant positive effect on financing profit sharing, while Non Performing Financing (NPF), Return on Assets (ROA), and the Capital Adequacy Ratio (CAR) had no significant effect on the financing profit sharing.

Keywords: Third Party Fund (DPK), Non Performing Financing (NPF), Return on Assets (ROA), Capital Adequacy Ratio (CAR), and financing profit sharing.