

ABSTRACT

THE EFFECT OF THIRD PARTY FUNDS, CAPITAL ADEQUACY RATIO, RETURN ON ASSETS, OPERATIONAL COST OF OPERATIONAL INCOME FOR THE MUDHARABAH FINANCING IN SHARIA COMMERCIAL BANKS LISTED IN INDONESIA BANK 2015-2017

The formulation of the problem in this research is whether third-party funds, capital adequacy ratio, return on assets, operational costs of operating income affect mudharabah financing at Islamic Banks registered at Bank Indonesia in 2015-2017 ?. The method used in this study is a quantitative method with a sample of 60 research data of Islamic financial quarterly research reports.

The study was conducted with the process of collecting Islamic Banking financial statements on www.ojk.go.id. The data processing step in the study was carried out with the classical assumptions analysis stage using SPSS and subsequently performed regression analysis and research hypothesis testing.

Based on the analysis and discussion conducted, it can be known partially that Third Party Funds have an influence on Mudharabah Financing, Capital Adequacy Ratio has an influence on Mudharabah Financing, Return On Asset has no significant effect on Mudharabah Financing, BOPO has an influence on Mudharabah Financing. The amount of influence given by the variable Third Party Funds, Capital Adequacy Ratio, Return On Assets, and BOPO on Mudharabah Financing at Sharia Commercial Banks is 68.8%, while the remaining 31.2% is influenced by other factors

Keywords : *Third party funds, capital adequacy ratio, return on assets, BOPO and mudharabah financing*