

# Analisis Pengaruh Pembiayaan Mudharabah dan Musyarakah Terhadap Non-Performing Financing Bank Syariah di Indonesia = Analysis of the Effect of Mudharabah and Musyarakah Financing on Non-Performing Financing of Islamic Banks in Indonesia

Afrida Indah Ayu Lestari, author

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## Abstrak

Studi ini bertujuan untuk melihat pengaruh pembiayaan bagi hasil akad mudharabah dan akad musyarakah terhadap Non-Performing Financing bank syariah di Indonesia. Studi ini menggunakan jenis panel data seimbang (balance panel data), dari 40 bank syariah di Indonesia, yaitu Bank Umum Syariah (BUS) dan Bank Pembiayaan Rakyat Syariah (BPRS) dengan jumlah observasi sebanyak 800 dalam periode per kuartal tahun 2016-2020. Dengan menggunakan pendekatan random effect model (REM), hasil dari studi ini menunjukkan bahwa akad mudharabah dan musyarakah memiliki pengaruh signifikan linear dan non-linear terhadap Non-Performing Financing. Pengaruh signifikan non-linear pada akad mudharabah membentuk huruf U, sedangkan pada akad musyarakah membentuk huruf U terbalik. Lebih lanjut, akad mudharabah memiliki risiko yang lebih besar dibandingkan akad musyarakah ketika proporsi pembiayaan keduanya mengalami peningkatan pada titik optimum tertentu. SIZE dan ROA memiliki pengaruh signifikan negatif terhadap Non-Performing Financing, inflasi memiliki pengaruh positif signifikan terhadap Non-Performing Financing. FDR dan Exchange Rate memiliki pengaruh tidak signifikan positif dan GDP memiliki pengaruh tidak signifikan negatif terhadap Non-Performing Financing. Serta, BPRS memiliki kecenderungan lebih besar berpengaruh terhadap Non-Performing Financing dibandingkan BUS di Indonesia.

.....This study aimed to identify the effect of mudharabah and musyarakah contract revenue on Non-Performing Financing of Sharia Banks in Indonesia. This study used a balanced panel data type of 40 sharia banks in Indonesia, consisting of Sharia Commercial Bank (BUS) and Sharia Citizens Bank (BPRS) with a total of 800 observations in the period of 2016-2020. By applying a random effect model (REM) approach, the results of this study showed that mudharabah and musyarakah contracts had significant linear and non-linear influences on Non-Performing Financing. The significant non-linear influence on the mudharabah contract formed U shaped, while the musyarakah contract formed the inverted U shaped. Additionally, mudharabah contracts had greater risks than musyarakah contracts when the proportion of both financing increased at a certain optimal point. SIZE and ROA displayed a negative significant influence on Non-Performing Financing, as inflation also had a negative significant influence on Non-Performing Financing. FDR, Exchange Rate had a positive insignificant and GDP had a negative insignificant influence on Non-Performing Financing. Furthermore, BPRS was shown to have a tendency in influencing Non-Performing Financing compared to BUS in Indonesia.