

ABSTRAK

Penelitian ini bertujuan untuk menguji Dana Pihak Ketiga, *Return On Assets* dan *Financing to Deposit Ratio* terhadap pembiayaan *mudharabah*. Teknik sampling yang digunakan adalah purposive sampling. Diperoleh jumlah sampel sebanyak 7 Bank Umum Syariah di Indonesia. Data yang digunakan dalam penelitian ini adalah data triwulan dari tahun 2017-2021. Hasil penelitian menunjukkan bahwa variabel Dana Pihak Ketiga, *Return On Assets* dan *Financing to Deposit Ratio* secara simultan berpengaruh terhadap pembiayaan *mudharabah*. Untuk hasil parsial, Dana Pihak Ketiga berpengaruh terhadap pembiayaan *mudharabah*. Variabel *Return On Assets* tidak berpengaruh terhadap pembiayaan *mudharabah*. Dan *Financing to Deposit Ratio* tidak berpengaruh terhadap pembiayaan *mudharabah*.

Kata Kunci : Dana Pihak Ketiga, *Return On Assets*, *Financing to Deposit Ratio* dan Pembiayaan *Mudharabah*

This research is done to know the influence of Third Party Fund, Return On Assets and Financing to Deposit Ratio for Mudharabah Financing. The sampling technique used was purposive sampling. Obtained a sample of 7 Islamic Commercial Banks in Indonesia. The data used in this study are quarterly data from 2017-2021. The research show that Third Party Fund, Return On Assets and Financing to Deposit Ratio simultaneously effect to mudharabah financing. For partial results, third party fund variable significantly affect to mudharabah financing. Return on assets variable does not significant affect to mudharabah financing. Financing to Deposit Ratio does not significant effect on *mudharabah* financing.

Kata Kunci: Third Party Fund, Return On Assets, Financing to Deposit Ratio and *Mudharabah* Financing