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NON PERFORMING FINANCING MEDIATION BETWEEN INFLUENCERS FUND PARTY THIRD AND CAPITAL ADEQUACY RATIO FINANCING MUDHARABAH ON BANK GENERAL SHARIA IN INDONESIA

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ABSTRACT
Objective study This is for test and analyze influence Fund Party Third (DPK) And Capital Adequacy Ratio (CAR) to financing mudharabah on Bank General Sharia in Indonesia. For test and analyze is Non Performing Financing (NPF) can moderate influence Fund Party Third (DPK And Capital Adequacy Ratio (CAR) to financing mudharabah on Bank General Sharia in Indonesia. Study This use method approach associative quantitative with technique collection data through studies documentation with data secondary. Population study is Company Bank General Sharia in Indonesia Which registered in Authority Service Finance. Sample Which taken as much 9 Bank General Sharia. Year observation started from year 2015-2019. Technique taking data with method purposive sampling. Analysis data in study This is method analysis statistics with use model SEM Partials Least Square (PLS). Results study This show variable dAna party third influential to financing mudharabah on Bank General Sharia Indonesia. CAR No influential to financing mudharabah on Bank General Sharia Indonesia. In test PLS show that NPF No can moderate fund party third to financing mudharabah on Bank General Sharia Indonesia. NPF Also No can moderate CAR to financing mudharabah on Bank General Sharia Indonesia.
Keywords : CAR, Financing Mudharabah, Fund Party Third, NPF.

INTRODUCTION

Financing for results is pattern financing Which reflect spirit banking sharia with reason First is financing for results can reduce opportunity happen recession economy And crisis finance. Matter This because bank sharia is institution finance Which based assets (asset-based), Where bank sharia transaction based on asset real And No depend on on paper Work just. Investment will increase Which accompanied with opening field Work new. as a result level unemployment will can reduced And income public will increase. Financing for results will push growing businessman or investors Which brave take decision business Which risky. Matter This will cause development various innovation new, Which on Finally can increase Power competitive. When reviewed from side customer, customers will compare in a way carefully between expected rates of returns Which offered by bank sharia with level ethnic group flower Which offered by bank conventional. Banking sharia Which operate based on principle for results give alternative product banking Which each other profitable for public And bank, as well as prioritize aspect justice in transaction, investment

Which ethical, put forward values togetherness And brotherhood in producing, And avoid activity speculative in transaction finance. With provide diverse product as well as service service banking Which diverse with scheme finance Which more varied, banking sharia become alternative system banking Which credible And can interested by all over group public Indonesia on generally. Financing mudharabah is Wrong One financing in bank sharia Which based on agreement Work The same between owner fund (shahibul sorry) in matter This bank sharia with manager funds/customers (mudharib) use principle for results. If there is profit, will shared in accordance agreement together Which has agreed in beginning contract agreement (contract). However If experience loss, all over loss will covered by owner fund. Manager fund only accept make a loss from side Good power nor time Which has spared For do business. Except if loss the caused Because element deliberate from manager fund, so Which bear loss only manager. In PSAK 105 (2007, paragraph 9) about for results mudharabah can done with 2 (two) method that is for profit (profit sharing) ie for results Which calculated from income after reduced capital (ra'su al-mal) And costs, And for results (net revenue sharing) ie for results Which calculated from income after reduced capital (ra'su al-mal).

In connection with enhancement And decline financing, There is a number of factor from ratio finance Which can influence financing mudharabah, that is CAR, NPF And FDR. Ratio adequacy capital bank (CAR) compare straight to big small on financing Which distributed by bank. If bank sharia own capital Which big And can use capital in a way effective For produce income for bank, so capital Which big the influential to financing mudharabah (Jamilah, 2016). Ismail, (2011) define Fund Party Third (DPK) or fund Which sourced from party outside in meaning public is fund Which collected from public part individual nor part body business with offer product savings Which given by bank sharia in collect the funds Good form type savings current account, savings, nor deposit. The low financing mudharabah Also describe that operational bank sharia Not yet fully walk in accordance with What Which expected. Bank sharia Which should enlarge share product for results the, No only focused on product buy and sell. Superiority banking sharia precisely on product mudharabah And deliberation Which known as quasi equity financing Which give impact on stability economy. However it turns out bank sharia not enough interested For offer product mudharabah fully. Matter This caused by a number of matter Which need get solution separately And factors What just Which become cause. Condition sort of This Actually describe exists something contradiction Which must attempted repair. Empowerment economy populist believed will capable become end spear in growth economy. Anwar and Miqdad(2017) explain that the more big fund Which collected bank from public so amount collection fund bank even increase. It means if fund party third experience enhancement so distribution financing Also experience enhancement. Ratio Financing Troubled is ratio Which compare between amount financing problematic category not enough fluent, doubtful, And congested with total amount financing Which distributed. The more increase ratio This so matter This show meaning quality financing bank Which the more down / bad (Muhammad, 2005). Formulation problem in study This is : Is Fund Party Third (DPK) influential to financing mudharabah on Bank General Sharia in

Indonesia? is Capital Adequacy Ratio (CAR) influential to financing mudharabah on Bank General Sharia in Indonesia? is Non Performing Financing (NPF) moderate influence Fund Party Third (DPK) to Financing Mudharabah on Bank General Sharia in Indonesia ?Is Non Performing Financing (NPF) moderate influence Capital Adequacy Ratio (CAR) to Financing Mudharabah on Bank General Sharia in Indonesia ? Study This aims to test And analyze influence Fund Party Third (DPK) to financing mudharabah on Bank General Sharia in Indonesia. For test And analyze influence Capital Adequacy Ratio (CAR) to financing mudharabah on Bank General Sharia in Indonesia. For test And analyze whether Non Performing Financing (NPF) can moderate influence Fund Party Third (DPK) to financing mudharabah on Bank General Sharia in Indonesia.For test And analyze is Non Performing Financing (NPF) can moderate influence Capital Adequacy Ratio (CAR) to financing mudharabah on Bank General Sharia in Indonesia

THEORETICAL BASIS

Financing Mudharabah

Based on PSAK No. 105 Mudharabah is cooperation agreement business between two party Where party First (owner fund) provide all over fund, whereas party second (Manager Fund) Act as manager, and profit business shared between they in accordance with agreement whereas loss financial only covered by owner fund. According toAdiwarman A. Karim(2010), financing mudharabah is form cooperation between two party or more Where owner capital (shahibul mall) entrust a number capital to manager (mudharib) with something agreement distribution profit.Shape This confirm cooperation in alloy contribution 100% capital cash from shahibul al-maal And skill from mudharib. In line with understanding on that financing mudharabah is financing Where all over capital Work Which needed customers covered by bank. Profit Which obtained shared in accordance with ratio Which agreed. From a number of definition about mudharabah on can concluded that mudharabah is something contract Work The same business between shahibul sorry (owner fund) And mudharib (manager fund) with ratio for results according to agreement in advance. On institution finance sharia or for results, income for results This applies coordination (Work The same). Party – party Which involved in interest business Which mentioned, must do transparency And partnership in a way Good And ideal.

Fund Party Third (DPK)

(Dendawijaya, 2005)state that DPK Which collected is fund Which biggest Which most reliable by bank (Can reach 80% until 90% from all over fund Which managed by bank). According toAntonio(2001), Wrong One source fund Which can used For financing is savings public (DPK). The more big DPK Which succeed collected by bank then increasingly big also financing Which distributed by bank.Suyatno (2001) Also state that Wrong One source fund Which used For financing is fund savings or fund from customers (DPK). Volume DPK Which succeed collected bank will very determine volume fund Which can developed in distribution financing. Temporary Ismail (2016:43) define Fund Party Third (DPK) or fund Which sourced from party outside in meaning public is fund Which collected from public part individual nor part body business with offer product savings Which given by bank sharia in collect the funds

Capital Adequacy Ratio (CAR)

Understanding Capital Adequacy Ratio (CAR) in a way general is ratio adequacy capital Which aim for withhold risk loss Which Possible faced by bank in Century front. According to Umam(2013)Capital Adequacy Ratio (CAR) is ratio adequacy capital bank or is ability bank in capital Which There is For close possibility loss in the credit or in trading letter valuable. According to Arifin (2009:163), "Level adequacy capital bank stated with something ratio certain Which called ratio adequacy capital or Capital Adequacy ratio (CAR)".

Non Performing Financing (NPF)

Non Performing Financing (NPF) is financing Which category collectability enter in criteria financing not enough fluent, financing doubtful And financing congested (Dendawijaya, 2005:68). Whereas according to Rukiah (2010) financing problematic is loan Which experience difficulty repayment consequence exists factor deliberate And or Because factor external outside ability control customers borrower. In accordance Regulation Bank Indonesia Number 15/2/PBI/2013 date 20 May 2013 about Determination Status and Act Carry on Supervision Bank, Bank will set as bank in supervision intensive Bank Indonesia If ratio financing the problem more from 5%.

METHODS

Approach study This is approach associative causal, that is study Which aim For analyze connection between One variable with variable other or How something variable influence variable other. Study This done on Bank General Sharia Which recorded in Authority Service Finance on year 2015-2019. Accessed through data publication report finance Which there is in FSA (Statistics Banking Sharia, 2020). Time study Which started from beginning month November 2020 until with end of April 2021. Population study is Company Bank General Sharia in Indonesia Which registered in Authority Service Finance.Year observation in start from year 2015-2019. Sample in study This taken with method Purposive Sampling, that is taking sample Which done in accordance with objective study Which has done, with method see report finance annual on Bank General Sharia in Indonesia. As for consideration – consideration certain as decider sample is as following:

a. Bank General Sharia Which registered on Bank Indonesia.
b. Bank Which including in Bank General Sharia Indonesia and own report finance Which complete and has published from year 2015-2019.
c. Bank Which own publishing financing mudharabah Which complete in Bank General Sharia Indonesia from year 2015-2019.

From to 14 Bank General Sharia Which There is, there is 5 bank Which No serve data financing mudharabah, so that sample study This amount 9 Bank General Sharia multiplied with units analysis during 5 year, so that sample study determined as much 45. Method collection data Which used in study This is studies documentation. Analysis data in study This is method analysis statistics with use Structural Equations Modelling (SEM) type Partials Least Squares (SEM-PLS) Which where can used on every type scale data (nominal, ordinal, intervals, ratio) as well as condition assumption Which more flexible. PLS Also used for measure connection every indicator with the construct. Besides That, in PLS can done test bootstrapping to structural model Which nature outer model and inner model. Evaluation model measurement or outer model done For evaluate validity And reliability model. Whereas analysis inner model/analysis structural model done for ensure that model structural Which built accurate. In study This No done analysis outer model Because every variable Which used researcher No use indicator so that No required for analyze assumption outer model. Analysis Inner Model usually Also called with "inner relations, structural model And substantive theory" in PLS evaluated with use R-Square (R2) For variable dependent And mark coefficient path For variable independent Which Then assessed its significance based on mark t-statistic every path coefficients. Analysis model structural (inner model) in study This done with see (a) test coefficient determination (R-square); (b) Goodness Of Fit (GoF); (c) test effect size / f-square (F2); And (d) testing hypothesis (Hair, et al., 2014).

Coefficient Determination (R2)

In evaluate inner model with PLS (Partial Least Square) started with method see R-square for every variable latent dependent. Then in the interpreter The same with interpretation on regression. Change mark R-square can used For evaluate influence variable latent independent certain to variable latent dependent is own influence Which substantive. The more tall mark R-square the more Good model predictions.

Test Goodness of Fit (GoF)

For validate model structural in a way whole used Goodness of Fit (GoF). GoF index is size single for validate performance combined between model measurement And model structural. Mark GoF This obtained from root square of value average Average Communalities Index (AVE) multiplied with mark R2 model. Mark GoF stretched out between 0 elementary school 1 with interpretation values : 0.1 (Goof small), 0.25 (GoF moderate), And 0.36 (GoF big) (Hair, Hult, Ringle, & Sarstedt, 2014). Increasingly tall mark GoF, so model can said the more Good or the more fit with data. Formula For count mark GoF is as following :

$$\mathbf{GoF} \quad = \sqrt{\mathbf{Com\ x\ R^2}}$$

Effect Size/ F-Square (F2)

F-Square is size Which used For evaluate impact relatively from something variable Which influence (exogenous) to variable Which influenced (endogenous). Criteria withdrawal conclusion is If mark F2 as big as 0.02 so there is effect Which small (weak) from variable exogenous to endogenous, mark F2 as big as 0.15 so there is effect Which moderate (currently) from variable exogenous to endogenous, mark F2 as big as 0.35 so there is effect Which big (Good) from variable exogem to endogenous(A Juliandi, 2018).

Testing Hypothesis

In testing hypothesis can seen from mark t-statistics And mark probability. For testing hypothesis that is with use mark statistics so For alpha 5% mark t-statistics Which used is 1.96, whereas For alpha 1% mark t-statistics Which used is 1.64. Hypothesis accepted If mark T-statistics more tall than mark T-table (1.96) with significance levels 5% or through P-Value α=5%, p-val = 0.05. For reject/accept hypothesis use probability so Ha accepted If mark probability < 0.05 (Hair, et al., 2014).

Significance :

1. > 1.65 (significance levels = 10 %)
2. > 1.96 (significance levels = 5 %)
3. > 2.58 (significance levels = 1 %)

Testing model structural (inner model) in PLS done with help software Smart PLS ver. 3 for Windows.

Test Effect Moderation

Effect moderation show interaction between variable moderator with variable independent (predictor) in influence variable dependent. Testing effect moderation with use SEM-PLS output parameter test significance seen on table total effect, No on table coefficient, Because on effect moderation No only done testing effect direct from variable independent to variable dependent (direct effect), but Also connection interaction between variable independent And variable moderation to variable dependent (indirect effect). Evaluation model interaction done with see R-square with effect size 0.02; 0.15; And 0.35. Show that model weak, moderate And strong. If effect size Which generated value weak so No will influential to effect moderation(Abdillah, W And Jogiyanto 2015). Contains the type of research, time and place of research, targets/aims, research subjects, procedures, instruments and data analysis techniques as well as other matters related to the research method. targets/objectives, research subjects, procedures, data and instruments, and data collection techniques, as well as data analysis techniques and other matters related to the research method. The research method is written in flowing paragraph form (no numbering).

RESULTS AND DISCUSSION

Analysis Model Structural/Structural Model Analysis (Inner Model)

Model structural in PLS evaluated with use R-Square (R2) For variable dependent And mark coefficient path For variable independent Which Then assessed its significance based on mark t-statistic every path coefficients. As for model structural study This can seen as following:

R-Square

Understanding R-Square is size proportion variation mark variable Which influenced (endogenous) Which can explained by variable Which influence it (exogenous). This useful For predict is model is good/bad. (Juliandi, 2018:79)

Criteria from R-Square (Juliandi, 2018:79) is :

a. If mark R2 = 0.75 → Model is substantial (strong)
b. If mark R2 = 0.50 → Model is moderate (currently)
c. If mark R2 = 0.25 → Model is weak (bad).

Table 1. R-Square

	R-Square	R-Square Adjusted
Financing Mudharabah (Y)	0.262	0.167

Conclusion from testing mark R-square on table 4.6 is as following:

a. R-Square = 0.262. Matter This means model structural variable free to variable bound stated weak, It means ability variables X1 (Fund Party Third) And X2 (CAR) in explain Y (financing mudharabah) is as big as 26.2% with thereby model classified weak.

Test Kind Model (Goodness Of fit)

For validate model structural in a way whole used Goodness of Fit (GoF). GoF index is size single for validate performance combined between model measurement And model structural. Mark GoF This obtained from root square from mark average average communalities index (AVE) multiplied with mark R2 model. Mark GoF stretched out between 0 elementary school 1 with interpretation values : 0.1 (Goof small), 0.25 (GoF moderate), And 0.36 (GoF big) (Hair, Hult, Ringle, & Sarstedt, 2014). The more tall mark GoF, so model can said the more Good or the more fit with data. Formula For count mark GoF is as following :

$$
\begin{aligned}
\text{GoF} &= \sqrt{\text{Com x R}^2} \\
&= \sqrt{1 \text{ x } 0{,}262} \\
&= \sqrt{0{,}262} \\
\text{GoF} &= 0.519
\end{aligned}
$$

Based on results calculation in on, obtained mark GoF as big as 0.519 so that can concluded that model own GoF Which big. With thereby, from results the so model study This can stated has own goodness of fit Which Good.

F-Square

Understanding F2 effect size (F-Square) is size Which used For evaluate impact relatively from something variable Which influence (exogenous) to variable Which influenced (endogenous). Change mark R2 moment variable exogenous certain removed from model, can used For evaluate is variable Which removed own impact substantive on construct endogenous (Juliandi, 2018:82).

Criteria F-Square according to Cohen (Juliandi, 2018:82) is as following :

a) If mark f2 = 0.02 → Effect Which small from variable exogenous to endogenous.
b) If mark f2 = 0.15 → Effect Which medium/moderate from variable exogenous to endogenous.
c) If mark f2 = 0.35 → Effect Which big from variable exogenous to endogenous.

Table 2. F-Square

	Financing Mudharabah
DPK	0.169
CAR	0.007
NPF	0.008
DPK*NPF	0.037
CAR*NPF	0.166
Financing Mudharabah	

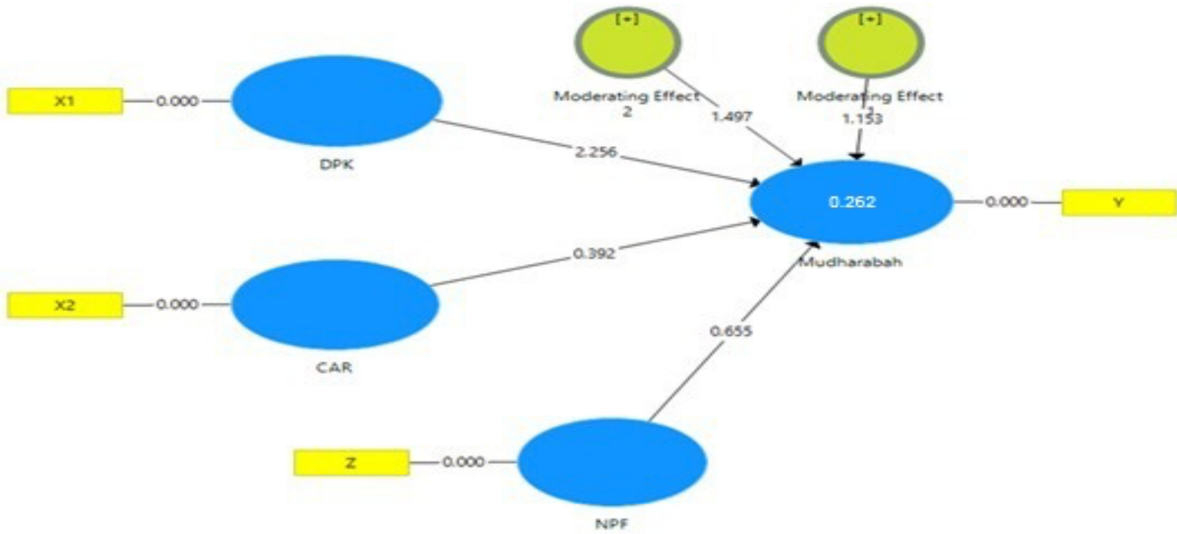
Conclusion mark F-Square Which can seen on table 4.9 is as following :

a. Variable X1 (Fund Party Third) to Y (financing mudharabah) own mark f2 = 0.169, so effect Which medium/moderate from variable exogenous to endogenous.
b. Variable X2 (CAR) to Y (financing mudharabah) own mark f2 = 0.007, so effect Which small from variable exogenous to endogenous.
c. Variable Z (NPF) to Y (financing mudharabah) own mark f2 = 0.008, so effect Which small from variable exogenous to endogenous.
d. Variable X1*Z (interaction X1 with Z) to Y (financing mudharabah) own mark f2 = 0.037, so effect Which small from variable exogenous to endogenous.
e. Variable X2*Z (interaction X2 with Z) to Y (financing mudharabah) own mark f2 = 0.166, so effect Which medium/moderate from variable exogenous to endogenous.

Testing Hypothesis

Furthermore after know results R-square so results model structural done For evaluate significance Which can seen from variable free to variable bound. Besides That For test influence direct something variable Which influence (exogenous) to variable Which influenced (endogenous) Which moderated by something variable mediator. (Juliandi, 2018:88). Criteria testing hypothesis For PLS Which use variable moderator, Enough only test hypothesis variable interaction (X1*Z) with variable bound (Y) (Juliandi, 2018:88):

- If mark P-Values< 0.05, so significant, It means variable moderator (Z) moderate influence something variable exogenous (free) to variable endogenous (bound).
- If mark P-Values> 0.05, so No significant, It means variable moderator (Z) No moderate influence variable exogenous (free) to variable endogenous (bound).



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Picture 1. Scheme Study Structural SEM-PLS (Bootstrapping)

On software SmartPLS 3, mark significance obtained from results Bootstrapping. As for table Path Coefficient on output SmartPLS 3 is as following:

Table 3. Path Coefficients

	Original Samples (O)	Samples Mean (M)	Standard Deviation (STDEV)	Q Statistics (|O/STDEV|)	P Values
DPK -> Financing Mudharabah	0.404	0.349	0.179	2,256	0.025
CAR -> Financing Mudharabah	-0.093	-0.128	0.236	0.392	0.695
Moderate DPK*NPF -> Financing Mudharabah	-0.316	-0.252	0.274	1,153	0.250
Moderate CAR*NPF -> Financing Mudharabah	0.747	0.547	0.499	1,497	0.135

Based on table on so can seen that mark t count as big as 2,256 > t table as big as 1.96 And mark P Values as big as 0.025 < sig 0.05, matter This show that fund party third influential significant to financing mudharabah. From table on on variable CAR mark t count as big as 0.392 < 1.96 And mark P Values as big as 0.695 > from 0.05 matter This show that CAR No influential significant to financing mudharabah. From table on on variable NPF as variable moderating DPK to financing mudharabah mark t count as big as 1,153 < 1.96 And mark P Values as big as 0.250 > 0.05 matter This show that NPF No can moderate influence DPK to financing mudharabah. From table on on variable NPF as variable moderating CAR to financing mudharabah mark t count as big as 1,497 < 1.96 And mark P Values as big as 0.135 > 0.05 matter This show that NPF No can moderate influence CAR to financing mudharabah.

DISCUSSION

Influence Fund Party Third (DPK) To Financing Mudharabah On Bank General Sharia In Indonesia

Based on results study mark t-statistic as big as 2,256 > 1.96 And P-value 0.025 < 0.05 show that fund party third influential to financing mudharabah on Bank General Sharia in Indonesia. It means if happen enhancement DPK so financing Which distributed will increase, And on the contrary. Hypothesis First (H1) study Can accepted, that is DPK influential to financing mudharabah. Fund Party Third is fund Which originate from public wide Which is source fund most importantly for activity operational something bank And is size success bank If capable finance its operations from fund This (Cashmere, 2014). Component Fund Party Third consists from current account, savings, And certificate deposit, savings And obligation other Which consists from obligation Which must paid, letter letter valuable Which published, loan Which accepted, deposit guarantee And Which other. No including fund Which originate from bank central (Riyadi, 2006). Fund Party Third is source funding banking sharia Which most main, the more big amount Fund Party Third (DPK) Which collected by banking sharia from public so the more big also financing Which will distributed by banking sharia to public. In operate function intermediation, banking sharia optimizing fund Which collected from public For allocated in form financing, remember fund party third is factor Which dominant in big financing Which given by banking sharia to public (Qolby, 2013). Increasing DPK means increase also financing mudharabah. If happen decline DPK means decrease also financing mudharabah. That DPK is source funding bank sharia Which most main, Where the more big amount DPK Which collected by bank sharia from public so the more big Also should financing mudharabah Which distributed by bank sharia. From data (table 4.2) part big bank sharia experience enhancement DPK However No followed by enhancement volume financing mudharabah Which distributed, only a number of from bank sharia Which If There is enhancement DPK Which have mark financing mudharabah Which increase, ie BNI Sharia And BCA Sharia Where happen enhancement Fund Party Third accompanied with increasing distribution financing Mudharabah. Matter other Which Also must considered is part big from fund party third dominated by deposit / savings futures Which called fund cost tall (high cost funds) so that bank general sharia should channel more Lots financing specifically portion financing mudharabah And financing for results other To use balance payment ratio for results from high cost funds the. With the increase in deposits, especially deposits, it is hoped that financing distribution will also increase, especially for the mudharabah financing portion. If this mudharabah financing develops, it will certainly move the real sector because this financing is productive because it is channeled for investment and working capital needs, and if the real sector increases, it will of course create new job opportunities thereby reducing unemployment while increasing people's income. This is different from financing with the murabahah scheme, which is consumer financing which does not mobilize and increase resources to excel in business and business because it is more about ownership of consumer goods. That the risk of mudharabah financing is said to be higher compared to murabahah financing, it is hoped that banks in this case BUS must try to be extra careful (prudent) by increasing risk control (risk management) as well as the professionalism of employees in carrying out customer due diligence (customer due diligence) so that the profile and characteristics of potential partners can be monitored properly. Bank Indonesia regulations (PBI), especially for mudharabah financing, are also expected to provide more leeway in terms of sanctions for BUS in the event of default so that banks will be bolder in increasing their financing distribution. Results study This support study Which done by Anwar and Miqdad(2017) explain that the more big fund Which collected bank from public so amount collection fund bank even increase. It means if fund party third experience enhancement so distribution financing Also experience enhancement, so that can said DPK influential to financing mudharabah.

Influence Capital Adequacy Ratio (CAR) To Financing Mudharabah On Bank General Sharia In Indonesia

Based on results study Capital Adequacy Ratio (CAR) No influential to financing mudharabah on Bank General Sharia in Indonesia. Matter This seen from mark t-statistic as big as 0.392 < 1.96 And P-value 0.695 > 0.05. Hypothesis second (H2) study Can rejected, that is CAR No influential to financing mudharabah. According to Dendawijaya (2005) CAR is ratio For measure adequacy capital Which owned bank For support assets Which contain or produce risk. According to Prastiyaningtyas(2010) ratio Capital Adequacy Ratio (CAR) is something ratio Which show until so far where ability capital bank capable absorb risk failure credit Which Possible happen, so that the more tall number ratio This, so show bank the the more Healthy so Also on the contrary. If capital something bank big so will influence level trust public to performance banking. Because the more strong ability bank in bear risk from every financing so the more tall adequacy capital in bear risk credit congested. Matter the will result performance bank the more Good And can increase trust public in invest the funds to banking. With capital Which owned, bank can use it For activity operational. Wrong the only one is channel financing. When supply fund For channel financing experience lack, so can helped with capital. Likewise when happen risk financing problematic (Non Performing Financing), can overcome with capital the. The more tall CAR so the more big also source Power financial Which can used For needs development business And anticipate potency loss Which caused by distribution financing. Capital Adequacy Ratio (CAR) in channel financing for results Because adequacy capital bank often disturbed Because distribution financing Which excessive. His height Capital Adequacy Ratio (CAR) indicated exists source fund (capital) Which idle. In condition This reasonable If banks Then endure For No channel financing Because increase financing Which distributed will add assets risky so that require bank add capital For fulfil provision Capital Adequacy Ratio (CAR). Results study show that CAR No influential to Financing Mudharabah. Matter This happen Because F-Square as big as 7 %, Where CAR own effect Which small to financing mudharabah. This Can happen Because data Which originate from a number of Bank General Sharia Which among them bank Which new operate, so that possible difference allocation capital Which No only focused For distribution financing. That financing mudharabah own level risk Which tall remember inclusion capital until 100% by party bank (shohibul sorry) to mudharib. So that bank tend channel the funds For financing other Which own level risk Which more low for bank with Meaning avoid risk financing mudharabah. Matter This can seen on report finance bank sharia Which made sample study show that mark financing mudharabah more small compared to with mark financing murabaha. Based on data CAR And financing mudharabah can seen on a number of bank general sharia like Bank West Java Banten, BNI Sharia, And Bank Panin Dubai Sharia on year 2018-2019, Where mark CAR experience decline although Still in on 8% whereas mark financing mudharabah on year 2018-2019 experience enhancement. Matter This show that increase CAR No is factor Which cause increase financing mudharabah. CAR No influential to financing mudharabah assessed Because bank not enough maximum in use capital in investment Because Already supported with funding (DPK) Which tall And used If source fund happen decline And more functioned For finance risk financing Which happen. Because Regulation Bank Indonesia requires CAR minimum as big as 8% so that bank always try guard so that CAR Which owned in accordance with provision by because That distribution financing on bank general sharia need consider CAR, Because adequacy capital bank often disturbed Because distribution financing Which excessive. His height CAR indicated exists capital Which unemployed or No used. Condition This cause bank Then more choose endure For No channel fund For distribution financing Because increase financing Which distributed will add asset risky so that require bank add capital For fulfil provision CAR, every distribution financing accompanied with risk financing Which problematic Which more big, so that bank must emit cost addition For supervision And monitoring distribution the financing. Besides That, income Which originate from distribution financing Also will accompanied with increase on cost operational bank. Results study This in accordance results study Anwar and Miqdad (2017), Where CAR No influential significant to financing mudharabah on Bank General Sharia in Indonesia.

Non Performing Financing (NPF) Moderate Fund Party Third To Financing Mudharabah On Bank General Sharia In Indonesia

Based on results study, NPF No can moderate connection Fund Party Third To Financing Mudharabah On Bank General Sharia In Indonesia. Matter This can seen from mark mark t-statistic as big as 1,153 < 1.96 And P-value 0.250 > 0.05. Hypothesis third (H3) study Can rejected, that is Non Performing Financing (NPF) No moderate DPK to financing mudharabah. By general, the more increasing ratio from NPF so its influence to mark DPK Which will allocated For financing will the more decrease so that can said that function intermediation bank in collect fund And channel it to public return Not yet can walk in a way optimal so that result decreasing rotation fund bank And zoom out bank sharia For channel financing. NPF in study This stated as variable moderation Which can strengthen or rather weaken exists influence DPK to financing mudharabah And the result it turns out No moderate. From data NPF Which obtained during range time 5 year Which researched show that part big NPF Bank General Sharia not enough from 5% (tend low) And stable. Matter This means that with decreasing ratio NPF so its influence to mark DPK in allocate financing will increase. However with mark ratio NPF Which low the And DPK Which tend increase seen No increase volume distribution financing mudharabah so that Can No moderate influence DPK to financing mudharabah. That financing mudharabah is financing with risk Which Enough tall so that if arise NPF with number Which big consequence exists default so will cause bank experience decline in obtain profit from financing Which given. By Because That bank will try For increase financing However still notice principle caution (prudent) Because with apply principle the bank will extra Be careful in choose And determine candidate partner the investment To use prevent And avoid risk financing earlier. With risk financing mudharabah Which more big so bank sharia more Lots channel the funds For financing besides financing for results Which more low the risk like financing murabaha, Where banking sharia must still optimizing its liquidity in distribution financing For obtain profit Which maximum. The size NPF reflect level control And policy on financing Which executed by bank sharia. NPF Which tall result bank will more be careful so that can reduce allocation fund bank in distribution financing. Problem This No too heavy if bank Which concerned has do backup Which Enough For needs the And get guarantee (collateral) from partner or debtor. In distribution financing, bank generally target fast absorbed it fund financing Which will allocated to public without see ratio NPF throughout Can controlled And exists guarantee Which Can made replacement loss Which Possible happen. By Because That can concluded that NPF No moderate DPK to financing mudharabah Which distributed by bank general sharia. Results study This in accordance results study W, Khasanah (2019), Where NPF No capable moderate influence Fund Party Third (DPK) to financing for results on Bank General Sharia in Indonesia.

NPF Moderate CAR To Financing Mudharabah On Bank General Sharia In Indonesia

Based on results study, NPF No can moderate connection Capital Adequacy Ratio (CAR) to Financing Mudharabah On Bank General Sharia In Indonesia. Matter This can seen from mark mark t-statistic as big as 1,497 < 1.96 And P-value 0.135 > 0.05. Hypothesis fourth (H4) study Can rejected, that is Non Performing Financing (NPF) No moderate CAR to financing mudharabah. CAR is ratio performance bank For measure adequacy capital Which owned bank For support assets Which contain risk or produce risk. When bank allocate more Lots the capital For protect assets Which contain risk so portion For financing will decrease. Profile risk financing something bank can seen from risk financing problematic (NPF). The size ratio NPF Which allowed Bank Indonesia that is maximum as big as 5%. The more small ratio NPF so the more Good level health something bank. Whereas NPF Which tall so the more tall also risk Which faced bank. NPF on banking sharia Which tall can result No it works function intermediation bank in a way optimal Because reduce or lower rotation fund bank, so that zoom out chance bank obtain income. If fund in bank reduce so will reduce financing Which given by bank to public. NPF or financing problematic Which tall result bank tend reduce amount financing Which distributed And must form reserve deletion Which big And will influence income on financing. Results study show that NPF No can moderate CAR to financing mudharabah. Matter This is First Because on results test in study This, CAR No influential on financing mudharabah, second Because mark ratio NPF bank sharia in range time 5 (five) year Which researched No too influence CAR to financing mudharabah. From data table 4.2 And 4.3 that with mark ratio NPF Which tend low And CAR Which Still in on average seen No increase volume distribution financing mudharabah. Bank sharia Can So more Lots channel the financing to type financing besides financing mudharabah Which own risk (NPF) Which more small, so that Can said NPF No moderate influence CAR to financing mudharabah. Reason other Which Can make NPF No moderate exists influence CAR to financing mudharabah is that bank on generally target fast absorbed it fund financing Which will allocated to public without see ratio NPF throughout Can controlled And exists guarantee Which Can made replacement loss Which Possible happen.

CONCLUSIONS

Fund party third influential to financing mudharabah on Bank General Sharia in Indonesia. Matter This show that when DPK bank go on so distribution financing on generally and mudharabah specifically should go on. This relate with cost fund Which tall (high cost funds) from DPK Which dominated by deposit so that bank sharia should channel more Lots financing specifically portion financing mudharabah and financing for results other To use balance payment ratio for results from high cost funds the. CAR No influential to financing mudharabah on Bank General Sharia in Indonesia. Matter This show that amount capital No can used For predict distribution financing Because Still Can supported with funding from DPK Which big And CAR used as backup if happen loss or risk financing Where during NPF as Wrong One risk No tall so No too influential to financing And seen Also from test F-Square Which worth small. The size capital No influence financing mudharabah but Still can impact on type financing other. NPF No can moderate Fund party third to financing mudharabah on Bank General Sharia in Indonesia. This show that influence variables NPF No can strengthen or weaken influence Fund Party Third to financing mudharabah. Matter This Can caused by mark NPF Which stable And tend down so that sometimes bank in channel financing sake fulfil target absorption financing to public without take into account risk Which if happen default Can use guarantee financing. NPF No can moderate CAR to financing mudharabah on Bank General Sharia in Indonesia. Matter This show that influence variables NPF No can weaken influence CAR to financing mudharabah. Matter This Can caused First Because on results test in study This, CAR No influential on financing mudharabah, second Because NPF bank sharia No Enough tall so that No can show its influence to financing mudharabah. Besides That small portion distribution financing mudharabah compared to with financing murabaha on bank general sharia Which where own risk Which more small.

SUGGESTION

Researcher realize that study This Still Far from perfect, For That following is a number of suggestion for researcher furthermore Which can become material consideration For do study with topic Which The same, that is: Study This expected can become guide For increase performance finance bank sharia with maximizing distribution financing mudharabah compared to with financing other, like financing murabaha remember enhancement DPK Which dominated by deposit (high cost funds) Which must balanced For payment ratio for results from high cost funds the And help mudharib Which potential And moral Which need capital business To use benefit together. Bank sharia Also must notice factors Which can influence financing for results specifically financing mudharabah Which distributed to customer, like guard And maintain level Non Performing Financing (NPF) under 5%, so that in accordance with decision Bank Indonesia And To use avoid risk loss. Because besides aim For get profit, bank sharia Also have objective social in help people in increase well-being (fallah). That activity business banking sharia No regardless from risk Which can bother continuity bank, so application management risk must in accordance with Regulation Bank Indonesia Which stated in PBI Number 13/23/PBI/2011. Matter This related with type financing for results specifically financing mudharabah Which own level risk Which tall so that bank sharia still notice principle caution (prudent) in distribution financing. No only for debtor, in internal bank sharia as manager fund public Also requested for still notice And increase control internal in manage fund public the. For study furthermore expected can expand sample study from type company other and add variable other Which can influence financing mudharabah as well as period study so that can see trend Which happen in period long

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