

# **MUDARABAH FINANCING SYSTEM ON ISLAMIC BANK OF ISLAMIC STUDY ANALYSIS ON SHARIA COMPLIANCE AND RISK**

## **Abstract**

Mudarabah Financing is an ideal product for Islamic banks, so that should have a larger portfolio compared with the other covenants. Data for the study period from 2011-2015 point to the fact that instead. The average portfolio for a population of mudaraba financing 2.42% and 15.63% of the study sample was smaller than the other covenants, the level of non-performing financing (NPF) amounted to 10.66% of the population and the sample was 9.68 %, but has shari'a compliance rate averaged 80.11%.

This study analyzed from the perspective of financing mudarabah sharia compliance and risk level because they are an important indicator of performance of Islamic banks. Data were analyzed as secondary data from published reports and primary data obtained through interviews and interviews. With analytical methods such as Structural Equation Model (SEM) with a unit of analysis 24 of 58 SRB SRB around Indonesia that deliver financing mudarabah and respondents of 264 people made up of the owners, directors, employees, supervisors and clients sharia.

The analysis showed that a low mudarabah financing as a result of the high risk of being influenced by the customer. While the management of Islamic banks do not have a significant effect on the mudarabah financing. Other tests showed that sharia compliance as a factor causing an increase in mudarabah funding. But, there are three SRB successfully developed mudarabah financing. With the level indicator NPF and syariah compliance, where the average NPF only 0.32%, lower than the average of other BPRS 9.68% and formal sharia compliance of 84.68%

higher than the average of other SRBs of 80.11%. The SRB success in channeling funding mudarabah influenced by the ability to set up a special human resources that manage funding mudarabah,

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