

**Mukhlisuddin , Teuku . NIM 09,220,012 . Influence Of Equity Financing Investment in Mudaraba and Musharaka BTN Sharia Branch Malang . Thesis Department of Business Law Sharia , Sharia Faculty of the State Islamic University of Maulana Malik Ibrahim Malang .**

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Keywords : Effect of equity capital Mudaraba and Musharaka on Investment .

Mudaraba is a form of cooperation between two or more parties where the owners of capital ( *shahibul al - maal* ) entrusted to the managers of a number of capital ( *mudharib* ) with a profit-sharing agreement . While Musharaka is a partnership Agreement or a mixture of two or more parties to perform certain business is lawful and productive with the agreement that the profits will be distributed according to the agreed ratio and the risk will be borne in accordance portion cooperation .

The purpose of this research is to know the implementation of equity and non-performing financing as well as the influence of their own capital and non- performing financing to mudharabah and musyarakah the State Savings Bank Syariah Malang .

The research is empirical research or field research (field research ) , to go directly to the field as a whole . Involved with the respondents and feel what they feel and obtain a comprehensive picture of the local situation . With interviews and documentation techniques menggunakan So researchers have had knowledge of the condition , and the situation in the process of saving the BTN Sharia Malang branch .

The results of the analysis of the data showed that : Financing equity in this study can be classified ie Consumer Financing and commercial financing . BTN Syariah Malang branch provides some financial products , namely : mudharabah , qard contract , contract Rahn , power of attorney agreement , contract istisna . In the capital itself influence the financing , BTN sharia finance fund of funds to applicants using their own capital ( profit banks ) and third party capital ( savings account ) . Besides financing problems are also associated with cost control and at the same time dealing with the financing policy of the bank itself. The higher the NPF ( Non performing financing ) owned by the bank , the loans disbursed increased . NPF or the higher -owned bank , the lower financing distribution.