INTISARI

Penelitian ini bertujuan untuk menemukan bukti empiris tentang faktor-faktor yang mempengaruhi pembiayaan murabahah pada Bank Umum Syariah (BUS) yang terdaftar pada Bank Indonesia (BI) Variabel independen yaitu dana pihak ketiga (DPK), non performing financing (NPF), debt equity ratio (DER), financing to debt ratio (FDR), return on asset (ROA), current ratio (CR), dan pembiayaan murabahah sebagai variabel dependen.Penelitian ini menggunakan data sekunder yang diperoleh dari laporan keuangan yang ada di website BI. Teknik pengambilan sampel menggunakan metode *purposive sampling*.Jumlah sampel dalam penelitian diperoleh sebanyak 11 BUS, diperoleh data obserbasi sebanyak 220 (*firm three month*) data.Kemudian di uji dengan menggunakan teknik analisis regresi berganda.Hasil penelitian ini menunjukkan bahwa nilai signifikansi DPK sebesar 0,000 atau 0,00%, ROA sebesar 0,052 atau 5,2%, DER sebesar 0,010 atau 1%, CR sebesar 0,017 atau 1,7%, FDR sebesar 0,000 atau 0,00%, NPF sebesar 0,000 atau 0,00% yang berarti nilai tersebut terdapat nilai yang lebih besar dari nilai signifikansi sebesar 0,05 atau 5%, maka dapat diartikan bahwa ROA tidak berpengaruh terhadap pembiayaan murabahah sedangkan NPF dan CR juga tidak berpengaruh terhadap pembiayaan murabahah di karenakan ketidak samaan dengan hipotesis awal, DPK, DER, FDR, berpengaruh positif terhadap pembiayaan murabahah.

Kata Kunci :*DanaPihak Ketiga* (DPK), *Return On Asset* (ROA), *Debt Equity Ratio* (DER), *Current Ratio* (CR), *Financing to Debt Ratio* (FDR), *Non Performing Financing* (NPF) dan *Pembiayaan Murabahah*.

ABSTRACT

This research is aimed to find out empirical evidenceaboutsome factors which influence the murabahah financing at Sharia Commercial Banks (BUS) which are listed in Bank of Indonesia (BI). The independent variable i.e.third-party fund (DPK), non performing financing (NPF), debt to equity ratio (DER), financing to debt ratio (FDR), return on asset (ROA), current ratio (CR), and murabahah financing as dependent variable.This research applies secondary data in which it has been obtained from the financial statement at Bank of Indonesia (BI) website. The sample collection technique has been conducted by using purposive sampling method. The number of samples are 11BUS and 220 (firm three month) data have been obtained as observation data. These factorsare examined by using multiple regressions analysis techniquesand the statistics test instrument. The result of the research shows that the significance value of DPK is 0.000 or 0.00%, ROA is 0.052 or 5.2%, DER is 0.010 or 1%, CR is 0.017 or 1.7%, FDR is 0.000 or 0.00%, NPF is 0.000 or 0.00% which means that among these valuesthere isa value which is greater than the significance value i.e. 0.05 or 5%, thenit means that ROA does not give any influence to the murabahah financingwhereas NPF and CR does not give any influence to the murabahah financing because of inequality with the first hypothesis, DPK, DER, FDR, give positive influence to the financing murabahah.

Keywords: Third Parties Fund (DPK), Debt to Equity Ratio (DER), Financing to Debt Ratio (FDR), Non Performing Financing (NPF) and Murabahah financing

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Nama Mahasiswa

NPM

Tanggal Masuk

Tanggal Selesai

Abstrak ini adalah memang betul translasi dari LAB. BAHASA
Sesual dengan adanya yang telan disetujui oleh dosen pembimbing

Petugas LAB. BAHASA