

INTISARI

Penelitian ini bertujuan untuk menguji pengaruh Dana Pihak Ketiga (DPK), menguji pengaruh *Non Performing Financing* (NPF), menguji pengaruh *Return on Asset* (ROA) terhadap pembiayaan *murabahah*.

Teknik pengambilan sampel yang digunakan adalah *Purposive sampling*. Penelitian ini menggunakan sampel PT. Bank Muamalat Indonesia dengan periode penelitian tahun 2007-2014. Teknik analisis data dilakukan menggunakan regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa Dana Pihak Ketiga berpengaruh positif karena bank cenderung untuk menyalurkan dananya semaksimal mungkin guna memperoleh keuntungan yang maksimal pula. *Non Performing Financing* berpengaruh negatif karena semakin sedikit dana pinjaman yang kembali ke bank, akan menyebabkan dana bank yang tersedia untuk disalurkan semakin berkurang. Sedangkan *Return on Assets* berpengaruh positif karena Semakin besar tingkat keuntungan yang didapat oleh bank, maka semakin besar pula upaya manajemen menginvestasikan keuntungan tersebut dengan berbagai kegiatan yang menguntungkan manajemen, terutama dengan penyaluran pembiayaan.

Kata kunci : Dana Pihak Ketiga, *Non Performing Financing*, *Return on Asset*, dan pembiayaan *murabahah*.

ABSTRACT

This research is aimed to examine the influence of third party funds (DPK), the influence of non performing financing (NPF), the influence of Return On Assets (ROA) to the murabaha financing.

The sample collection technique has been carried out by using purposive sampling. The sample is PT. Bank Muamalat Indonesia in 2007-2014 research periods. The data analysis technique has been performed by using multiple linear regressions.

The result of the research indicates that third party funds has positive influence since the bank tends to distribute their funds as much as possible in order to gain maximum profit. Non Performing Financing has negative influence because the loans which return to the bank is less, it will make the funds which is available to be distributed decreased. Meanwhile, the Return on Assets has positive influence because when the profit rate that is gained by the bank is getting large, the management efforts to invest the profit with various activities which benefit the management is getting strive as well, particularly the distribution of financing.

Keywords: third party funds, non performing financing, return on assets and murabaha financing.