

**THE INFLUENCE OF THRID PARTY FUNDS ON THE CREDIT ALLOCATION
BANK MUAMALAT INDONESIA Tbk. AND BANK SYARIAH MANDIRI Tbk.**

By:

Febry Andryanus

43206010163

ABSTRACT

The purpose of this study was to determine the effect of third party funds to the credit allocation in the Bank Muamalat Indonesia. and Bank Syariah Mandiri Tbk. This study used the dependent variables are of financing, Ijarah and Murabahah while the independent variable is the third-party funds .. The amount of data as much as 2 banks and analyzing data on quarterly financial statements 2005 to 2008.

Technical analysis of the data in this research is simple regression analysis. Results of research conducted on the partial regression analysis to test showed that with partial test obtained by value t significant statistically, the overall Indonesian Muamalat deposits have an influence on credit allocation compared to Bank Syariah Mandiri, which is not in full effect on the allocation of financing such as credit and financing murabahah who are unable to be influenced by the Third party funds.

Keywords: *Third party funds, credit allocation*