The Analysis of the Influence of Depositor Funds, Non Performing Financing, and Inflation to Financing on Islamic Banking In Indonesia

This research was about the influence factors of financing on Islamic Banking in Indonesia from 2007 until 2010. These factors include depositor funds, non performing financing, and inflation. The purpose of this research was to determine the influence of depositor fund, non performing financing, and inflation to financing either simultaneously or partially. The research uses multiple regression models.

The result indicates that depositor funds, non performing financing, and inflation simultaneously or partially significant and positive impact on financing variable. Depositor fund are most dominant variable affecting the financing variable as indicated by the t value of 49,928. These three variables are able to explain the financing variable 99,4%, the remaining 0,6% is explained by other variable outside the model.

Keyword; Islamic bank, depositor fund, non performing financing, inflation, financing, multiple regression models.