

## **ABSTRACT**

*This research aims to know the influence of third party funds, capital adequacy ratio, and financing to deposit ratio to amount financing of sharia bank in Indonesia. The Object for this research is Sharia Commercial Banks in Indonesia which have been registered in the Financial Services Authority (OJK) period 2013 to 2017. This research was done to 11 Islamic commercial banks by using quantitative-descriptive approach. Thus, data analysis which is used is statistic analysis is the form of double linear regression test.*

*The results of this research showed that simultaneously the variable Third Party Funds, Capital Adequacy Ratio, and Financing To Deposit Ratio are significantly influence to financing. Partially, Third Party Funds has significant positive effect on financing, Capital Adequacy Ratio has significant negative effect on financing, and Financing To Deposit Ratio has no significant effect on financing.*

*Keywords : Third Party Funds, Capital Adequacy Ratio, Financing To Deposit Ratio and Financing*



## ABSTRAK

Penelitian ini untuk mengetahui pengaruh dana pihak ketiga, *capital adequacy ratio*, dan *financing to deposit ratio* terhadap jumlah pembiayaan bank syariah di Indonesia. Objek penelitian ini adalah Bank Umum Syariah di Indonesia yang telah terdaftar di Otoritas Jasa Keuangan periode 2013 sampai 2017. Penelitian ini dilakukan terhadap 11 bank umum syariah dengan menggunakan pendekatan deskriptif kuantitatif. Karena itu, analisis data yang digunakan adalah analisis statistik dalam bentuk uji regresi linier berganda.

Hasil dari penelitian ini menunjukkan bahwa secara simultan variabel Dana Pihak Ketiga, *Capital Adequacy Ratio*, dan *Financing To Deposit Ratio* berpengaruh signifikan terhadap pembiayaan. Secara parsial, Dana Pihak Ketiga berpengaruh positif signifikan terhadap pembiayaan, *Capital Adequacy Ratio* berpengaruh negatif signifikan terhadap pembiayaan, sedangkan *Financing To Deposit Ratio* berpengaruh tidak signifikan terhadap pembiayaan.

**Kata kunci** : Dana Pihak Ketiga, *Capital Adequacy Ratio*, *Financing to Deposit Rasio* dan Pembiayaan

