ABSTRACT

This study aims to determine the effect of non performing financing, third party funds, and financing to deposit ratio to the murabaha financing. The object for this research is islamic bank which registered in the Financial Services Authority.

This research was done to 11 islamic bank by using quantitative descriptive approach. The data used in this research was time series data for the period of 2011–2015, it was collected from each of Financial Services Authority website and sharia bank website. This research's sample applied purposive sampling technique. The data analysis method used in this research was Multiple Linear Regression.

The results showed that partially the variable Non Performing Financing had no effect on Murabahah Financing, Third Party Fund had an effect on Murabahah Financing, and Financing to Deposit Ratio had an effect on Murabahah Financing.

Keyword : *Non Performing Financing*, *Third Party Funds*, *Financing to Deposit Ratio*, *and Murabaha Financing*.

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *non performing financing*, dana pihak ketiga, dan *financing to deposit ratio* terhadap pembiayaan murabahah. Objek penelitian ini adalah bank umum syariah yang terdaftar di Otoritas Jasa Keuangan.

Penelitian ini dilakukan terhadap 11 bank umum syariah dengan menggunakan pendekatan deskriptif kuantitatif. Data yang digunakan adalah data *time series* periode 2012-2016, yang bersumber dari website Otoritas Jasa Keuangan dan website masing-masing bank syariah. Sampel ditentukan dengan teknik *purposive sampling*. Metode analisis data yang digunakan regresi linier berganda.

Hasil penelitian menunjukan bahwa secara parsial variabel *Non Performing Financing* tidak berpengaruh terhadap pembiayaan murabahah, Dana Pihak Ketiga berpengaruh terhadap pembiayaan murabahah, dan *Financing To Deposit Ratio* berpengaruh terhadap pembiayaan murabahah.

Kata Kunci : *Non Performing Financing*, Dana Pihak Ketiga, *Financing to Deposit Ratio*, dan Pembiayaan Murabahah.

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