ABSTRAK

Tujuan dari penelitian ini adalah untuk membuktikan pengaruh *Dana Pihak Ketiga, Non-Performing Financing, dan Capital Adequacy Ratio terhadap Penyaluran Pembiayaan Murabahah* serta variabel-variabel manakah yang paling dominan berpengaruh terhadap penyaluran pembiayaan murabahah. Jenis penelitian yang digunakan adalah penelitian *explanatory* dan metode penelitian yang digunakan dalam pelaksanaannya adalah deskriptif verikatif, alat analisis yang digunakan yaitu, menggunakan analisis koefisien korelasi, koefisien determinasi dan uji regresi. Teknik penentuan sampling adalah *purposive sampling* dengan kriteria Bank Umum Syariah yang sudah *go public*, menyajikan laporan keuangan periode 2009-Juni 2014 dan Bank yang memiliki lebih dari 50 kantor pusat operasional. Dari hasil pengujian menunjukkan keeratan hubungan pertumbuhan Dana Pihak Ketiga, *Non-Performing Financing, dan Capital Adequacy Ratio* terhadap Penyaluran Pembiayaan *Murabahah* termasuk kedalam kriteria kuat. Dari hasil uji F didapat nilai F hitung sebesar 10,748 dengan tingkat signifikansi sebesar 0.000 < 0.05 yang menunjukkan bahwa variabel Dana Pihak Ketiga, *Non-Performing Financing, dan Capital Adequacy Ratio* secara bersama-sama berpengaruh dengan penyaluran pembiayaan *murabahah*. Dana pihak ketiga dan *non-performing financing* memiliki keeratan hubungan kedalam kriteria sedang, sedangkan *capital adequacy ratio* memiliki hubungan keeratan kedalam kriteria sangat rendah. Berdasarkan hasil uji t disimpulkan bahwa terdapat dua variabel yang berpengaruh secara signifikan terhadap penyaluran pembiayaan *murabahah* yaitu dana pihak ketiga dan *non-performing*. Dari ketiga variabel independen yang digunakan, hanya *capital adequacy ratio* yang tidak berpengaruh secara signifikan terhadap penyaluran pembiayaan *murabahah.*

Kata Kunci : Dana Pihak Ketiga, Non-Performing Financing, Capital Adequady Ratio , Pembiayaan Murabahah

ABSTRACT

The objective of this study was to prove the influence of Third Party Funds, Non-Performing Financing, and Capital Adequacy Ratio to the Distribution of Murabahah Financing and which variables is the most dominant influence to the distribution of murabaha financing. This type of research is explanatory research and research methods used in practice are verikatif descriptive, analytical which use correlation coefficient analysis, coefficient of determination and regression test. Determination of the sampling technique is purposive sampling with criteria of Islamic Banks that have gone public, presenting the financial statements of the period 2009-June 2014 and the Bank which has more than 50 operational headquarters. From the test results show the correlation third party funds, the Non-Performing Financing, and Capital Adequacy Ratio to the Distribution Murabahah Financing included into the strong criteria. From the F-test results obtained F calculated is value of 10.748 with a significance level of 0.000 <0.05 which indicates that the variable Third Party Funds, Non-Performing Financing, and Capital Adequacy Ratio simultaneously have influence to the distribution of murabaha financing. Third party funds and non-performing financing has a moderate correlation criteria, while the capital adequacy ratio has very low correlation criteria. Based on t test results concluded that there are two variables that significantly influence to distribution of murabahah are third party funds and non-performing financing. From the three independent variables were used, only a capital adequacy ratio that does not significantly affect the distribution of murabaha financing.
Keywords: Third Party Funds, Non-Performing Financing, Capital Adequady Ratio, Murabahah Financing