

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan Dana Pihak Ketiga (DPK) terhadap Pembiayaan *Murabahah* Bank Umum Syari'ah. Penelitian ini merupakan penelitian kuantitatif. Penelitian ini mengambil sampel Bank Umum Syariah, periode 2014 s.d 2018. Berdasarkan pengujian yang telah dilakukan, dapat dikatakan bahwa *Capital Adequacy Ratio* memiliki pengaruh positif dan signifikan terhadap Pembiayaan *Murabahah*. Semakin tinggi CAR maka berdampak pada meningkatnya pembiayaan *murabahah*. Pengujian berikutnya, *Non Performing Financing* memiliki pengaruh negatif dan signifikan terhadap Pembiayaan *Murabahah*. Semakin kecil NPF maka semakin tinggi kerugian yang ditanggung akibat terjadinya pembiayaan *murabahah*. Pengujian berikutnya, dapat disimpulkan bahwa Dana Pihak Ketiga memiliki pengaruh positif dan signifikan terhadap Pembiayaan *Murabahah*. Semakin tinggi DPK maka semakin tinggi pembiayaan *murabahah* yang disalurkan oleh Bank Umum Syariah.

**Kata kunci:** Pembiayaan *Murabahah*, *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan Dana Pihak Ketiga (DPK).

## **ABSTRACT**

*This study aims to analyze the influence of Capacity Adequacy Ratio (CAR), Non Performing Financing (NPF), and Third Party Funds (DPK), to Murabaha Financing of Islamic commercial Banks. This research is a quantitative research. This study took a sample of Islamic Commercial Bank, 2014-2018 period. Based on the tests that have been done, it can be said that the Capital Adequacy Ratio has a negative and significant influence on Murabahah Financing. The higher the CAR, the impact on the increase in murabaha financing. The next test, Non-Performing Financing has a negative and significant effect on Murabahah Financing. The smaller the NPF, the higher the losses incurred due to murabahah financing. The next test, it can be concluded that Third Party Funds have a positive and significant influence on Murabaha Financing. The higher the TPF, the higher the murabahah financing disbursed by Islamic Commercial Banks.*

**Keywords:** *Murabahah Financing, Capital Adequacy Ratio, Non Performing Financing, and Thirad Party Fund.*