ABSTRACT

Murabahah financing is the most dominating financing in sharia commercial banks. Murabahah financing is a contract to buy and sell goods carried out with the initial negotiations that have been agreed on the price of acquisition and profit between the bank as the owner of the fund and the customer as the buyer who needs financing. In order for sharia commercial bank financing to continue to increase and on target, because more financing is channeled so that the pace of economic growth in Indonesia will continue to grow.

This study aimed to analyze the influence of Financing Deposit Ratio (FDR), Return On Equity (ROE), Capital Adequacy Ratio (CAR) and Non Performing Financing (NPF) on Murabahah financing, both simultaneously and partially. The population in this study is an Islamic Commercial Bank in Indonesia during the period 2015 to 2019 by using purposive sampling and acquired 12 banks that were included with the period of 5 years to obtain 60 observations. This research uses a quantitative approach. The analysis methods used are descriptive statistics, classic assumption tests and regression of panel data.

The result of the Determination Coefficient test is 96,34%, *as shown by the amount of adjusted* R^2 *and the remaining* 3,66% *is influenced by other factors not included in this study. The results showed that FDR, ROE, CAR and NPF have a simultaneous effect on Murabahah Financing. Partially, Financing Deposit Ratio and Return On Equity have a effect on Murabahah Financing, while Capital Adequacy Ratio and Non Performing Financing have no effect on Murabahah Financing.*

Based on the research results, the Islamic banks in Indonesia should pay more attention to Financing Deposit Ratio and Return On Equity. Considering this is a factor that affects the amount of Murabahah financing that provides in 2015-2019.

Keywords : Financing Deposit Ratio (FDR), Return On Equity (ROE), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Murabahah Financing