

**PENGARUH PEMBIAYAAN MURABAHAH DAN NON PERFORMING FINANCING (NPF) TERHADAP FINANCING TO DEPOSIT RATIO (FDR) PADA PT. BANK SYARIAH MANDIRI**

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**ABSTRAK**

Bank syariah dalam menjalankan fungsinya menghimpun dana dan mengalokasikan dananya untuk kegiatan lain yang menghasilkan keuntungan, diantaranya adalah pembiayaan *Murabahah* dan *Non Performing Financing (NPF)*. Penelitian ini bertujuan untuk mengetahui pengaruh pembiayaan *Murabahah* dan *Non Performing Financing (NPF)* terhadap *Financing to Deposit Ratio* pada PT. Bank Syariah Mandiri.

Metode penelitian yang digunakan adalah penelitian deskriptif verifikatif dengan pendekatan kuantitatif. Variabel dependen (Y) dalam penelitian ini adalah *Financing to Deposit Ratio*. Variabel independen (X) meliputi : pembiayaan *murabahah* ( $X_1$ ) dan *Non Performing Financing (NPF)* ( $X_2$ ). Metode analisis data menggunakan analisis regresi linear berganda.

Hasil penelitian menunjukkan bahwa pembiayaan *murabahah* secara parsial berpengaruh signifikan positif terhadap *Financing to Deposit Ratio* sedangkan *Non Performing Financing (NPF)* secara parsial tidak berpengaruh signifikan terhadap *Financing to Deposit Ratio*. Secara simultan pembiayaan *murabahah* dan *Non Performing Financing (NPF)* berpengaruh namun tidak signifikan terhadap *Financing to Deposit Ratio*. Koefisien korelasi pembiayaan *murabahah* dan *Non Performing Financing (NPF)* sebesar 0,634 menunjukkan hubungan kuat. Koefisien determinasi pembiayaan *murabahah* dan *Non Performing Financing (NPF)* memiliki pengaruh sebesar 0,402 atau 40,2% terhadap *Financing to Deposit Ratio* sedangkan sisanya sebesar 59,8% di pengaruhi variabel lain.

**Kata Kunci :** **Pembiayaan *Murabahah*, *Non Performing Financing (NPF)*, dan *Financing to Deposit Ratio (FDR)*.**

**THE EFFECT OF MURABAHAH AND NON PERFORMING FINANCING  
(NPF) TO FINANCING TO DEPOSIT RATIO (FDR) IN PT. BANK  
SYARIAH MANDIRI**

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**ABSTRACT**

*Sharia Bank in running out their function collecting funds and allocating the funds to the other activities that generate profits. One of the fund allocation is Murabahah financing and Non Performing Financing (NPF). This Research aims to determine the effect of Murabahah financing and Non Performing Financing (NPF). on Financing to Deposit Ratio at PT. Bank Syariah Mandiri period 2013-2017.*

*The research method used is descriptive verificative research with quantitative approach. Dependent variable (Y) in this research is Financing to Deposit Ratio. The independent variables (X) include: Murabahah financing (X<sub>1</sub>) and Non Performing Financing (NPF). (X<sub>2</sub>). Methods of data analysis using multiple linear regression analysis.*

*The results showed that partial murabahah financing had a significant positive effect on Financing to Deposit Ratio while Non Performing Financing (NPF) partially no effect on Financing to Deposit Ratio. Simultaneously, murabahah and Non Performing Financing (NPF) have an effect but not significant to Financing to Deposit Ratio. The coefficient of murabahah and Non Performing Financing (NPF) correlations of 0,634 indicates a moderate relationship. The coefficient of determination of murabahah and Non Performing Financing (NPF) has an influence of 0,402 or 40,2% on Financing to Deposit Ratio while the rest equal to 59,8% in influencing other variables.*

**Keywords: Murabahah Financing, Non Performing Financing (NPF), and Financing to Deposit Ratio (FDR).**