

ABSTRACT

One of the main activities syairah bank is financing . Murabahah financing that dominate the business activities conducted by Islamic banks.

This study aimed to analyze the influence of Third Party Fund (DPK), Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) of the Murabahah financing on Islamic banks in Indonesia 2011-2014.

The population in this study is an Islamic commercial bank in Indonesia during the period 2011 to 2014 by using purposive sampling and acquired 10 banks that were included with the period of 4 years to obtain 40 samples were processed. Methods of data analysis in this study is panel data regression methods Fixed Effect Model (FEM).

The results showed that there is simultaneously a significant influence between the Third Party Funds (TPF), Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) of the murabaha financing. Partially Third Party Fund (DPK) positive and significant impact on the financing murabaha, while Non Performing Financing (NPF) and the Capital Adequacy Ratio (CAR) did not significantly influence murabaha financing.

Based on the research results, the Islamic banks in Indonesia should further optimize third-party funds. Given third party funds is the dominant factor in the amount of financing provided by Islamic banking to the community.

Keywords: *Third Party Fund (DPK), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Murabahah Financing*