

ABSTRACT

NITA CASNITA, 2022. THE IMPACT OF THIRD PARTY FUNDS (DPK) AND NON PERFORMING FINANCING (NPF) ON MURABAHAH IN BANK MUAMALAT INDONESIA FOR THE 2013-2020 PERIOD. Thesis, Islamic Economics Study Program, Faculty of Islamic Religion, Siliwangi University

One of the most popular financing products is murabahah. In recent years, the volume of murabahah at Bank Muamalat Indonesia has decreased, although it remains the most dominant financing among other disbursed loans. The amount of murabahah disbursed by Islamic banks is influenced by several factors, including third party funds (DPK) and NPF. This study aims to determine the effect of DPK NPF on Murabahah at Bank Muamalat Indonesia for the period 2013-2020.

This study uses a quantitative approach. The data used is Time Series totaling 32 data sourced from the quarterly financial statements of Bank Muamalat Indonesia for the period January 2013-December 2020. The data collection technique used in this study is a documentation study. The data analysis technique in this study uses simple and multiple correlation coefficients, coefficient of determination, simple and multiple linear regression and F test.

From the results of data analysis obtained: 1) DPK variable has a positive effect on murabahah with an effect of 40,3%, correlation coefficient value of 0,635 and regression value of 0,706, 2) NPF variable has a negative effect on murabahah with an effect of 12,7%, the correlation coefficient value is -0.356, and the regression value is -1,069 trillion rupiah, 3) The DPK and NPF variables simultaneously affect murabahah with an effect of 51,3%, the correlation coefficient value is 0,738 and the regression value for DPK is 0,719 and NPF of -1,128 trillion rupiah. So the DPK variable (X1) and the NPF variable (X2) have an effect on murabahah (Y) either partially or simultaneously. All alternative hypotheses are accepted.

Keywords: *Third Party Funds (DPK), NPF, and Murabahah Financing.*