

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Non Performing Financing* (NPF), Inflasi dan *BI Rate* terhadap Pembiayaan Syariah pada Bank Umum Syariah di Indonesia Periode 2013 – 2017. Objek dalam penelitian ini adalah bank umum syariah di Indonesia. Data yang digunakan adalah data time series yang bersumber dari laman Bank Indonesia dan Otoritas Jasa Keuangan atau website resmi masing-masing bank syariah. Penelitian mengenai Pembiayaan Syariah ini menggunakan pendekatan kuantitatif. Populasi penelitian meliputi seluruh bank umum syariah yang terdaftar di Bank Indonesia periode 2013-2017. Sampel ditentukan dengan teknik purposive sampling. Metode analisis data yang digunakan regresi linier berganda.

Berdasarkan analisis yang telah dilakukan diperoleh hasil bahwa (1) rasio Dana Pihak Ketiga (DPK) berpengaruh positif terhadap Pembiayaan Syariah. (2) rasio *Capital Adequacy Ratio* (CAR) berpengaruh positif terhadap Pembiayaan Syariah. (3) *Return On Asset* (ROA) tidak berpengaruh terhadap Pembiayaan Syariah. (4) *Non Performing Financing* (NPF) tidak berpengaruh terhadap Pembiayaan Syariah. (5) Inflasi tidak berpengaruh terhadap Pembiayaan Syariah. (6) *BI Rate* berpengaruh positif terhadap Pembiayaan Syariah.

Kata Kunci : Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Non Performing Financing* (NPF), Inflasi, *BI Rate* dan pembiayaan syariah.

ABSTRACT

This study aims to analyze the influence of third party fund (DPK), capital adequacy ratio (CAR), return on asset (ROA), non performing financing (NPF), Inflation, and BI Rate to sharia financing on sharia commercial banks in Indonesia. The object in this study was sharia commercial banks in Indonesia. The data used in this study was time series data for the period of 2011–2017. It was collected from each of Indonesian Bank page and financial service authority (OJK) or sharia bankings' website. This study applied quantitative approach. This study population was all of the sharia commercial bank which had been listed by the Bank of Indonesia for the period of 2013-2017. This study sample applied purposive sampling technique. The data analysis method used in this study was Multiple Linear Regression.

Based on the analysis that have been made the results are (1) the ratio of third party fund (DPK) had a positive impact on sharia financing. (2) the ratio of capital adequacy ratio (CAR) had a positive impact on sharia financing. (3) the ratio of return on asset (ROA) had no impact on sharia financing (4) the ratio of non performing financing (NPF) had no impact on sharia financing (4) the ratio of Inflation had no impact on sharia financing (5) the ratio of had no impact on sharia financing (6) the ratio of BI Rate had a positive impact on sharia financing.

Keywords: third party fund (DPK), capital adequacy ratio (CAR), return on asset (ROA), non performing financing (NPF), Inflation, BI Rate and sharia financing.