

ABSTRAK

RIO KURNIAWAN. Pengaruh tingkat margin *murabahab*, *non performing financing* dan *capital adequacy ratio* terhadap fungsi intermediasi pada bank syariah. Fakultas Ekonomi Universitas Negeri Jakarta. 2019.

Penelitian ini bertujuan untuk menganalisis pengaruh tingkat margin *murabahab*, *non performing financing* dan *capital adequacy ratio* terhadap fungsi intermediasi pada bank syariah. Periode dalam penelitian ini selama 7 tahun 2011-2017. Penelitian ini menggunakan data sekunder berupa laporan tahunan perbankan dan Statistika Ekonomi Keuangan Indonesia (SEKI) dari Bank Indonesia. Teknik yang digunakan dalam pengambilan sampel adalah *purposive sampling* dan diperoleh 8 sampel Bank Umum Syariah dengan total observasi 56 Bank Umum Syariah.

Fungsi intermediasi sebagai Variabel Dependen dalam penelitian ini diproksikan dengan *Financing to deposit ratio*. Sedangkan Variabel Independen ini adalah tingkat margin *murabahab*, *non performing financing* dan *capital adequacy ratio*. Pengaruh dan hubungan ketiga variabel diuji dengan menggunakan analisis regresi data panel.

Hasil Uji t menunjukkan bahwa tingkat margin *murabahah* tidak berpengaruh signifikan terhadap *Financing to deposit ratio* perbankan syariah. *non performing financing* tidak berpengaruh signifikan terhadap *Financing to deposit ratio* perbankan syariah. Dan *capital adequacy ratio* berpengaruh positif signifikan terhadap *Financing to deposit ratio* perbankan syariah. Sedangkan dari Hasil Uji F menunjukkan tingkat margin *murabahab*, *non performing financing* dan *capital adequacy ratio* berpengaruh positif terhadap fungsi intermediasi pada bank syariah.

Kata Kunci : Tingkat Margin Murabahah, Non Performing Financing, Capital Adequacy Ratio, Dan Financing To Deposit Ratio.

ABSTRACT

RIO KURNIAWAN. The influence of murabahab margin level, non-performing financing and capital adequacy ratio on the intermediation function in Islamic banks. Faculty of Economics, Jakarta State University. 2019.

This study aims to analyze the effect of murabahab margin level, non-performing financing and capital adequacy ratio on the intermediation function in Islamic banks. The period of this research was 7 years 2011-2017. This study uses secondary data in the form of annual banking reports and the Indonesian Financial Economics Statistics (SEKI) from Bank Indonesia. The technique used in sampling is purposive sampling and obtained 8 samples of Islamic Commercial Banks with a total observation of 56 Islamic Commercial Banks.

Intermediary function as Dependent Variable in this study is proxied by Financing to deposit ratio. While these Independent Variables are murabaha margin level, non-performing financing and capital adequacy ratio. The influence and relationship of the three variables was tested using panel data regression analysis.

T Test results show that the level of murabaha margin does not significantly influence the Financing to deposit ratio of Islamic banking. Non-performing financing does not significantly influence the Financing to deposit ratio of Islamic banking. And capital adequacy ratio has a significant positive effect on Islamic banking Financing to deposit ratio. While the F Test Results show murabahab margin level, non-performing financing and capital adequacy ratio have a positive effect on the intermediation function in Islamic banks.

Keywords: Murabahah Margin Level, Non Performing Financing, Capital Adequacy Ratio, and Financing To Deposit Ratio.