

## ABSTRAK

**Widian Yuliani, 8215154350, Pengaruh DPK, NPF, CAR, ROA, BOPO, dan FDR Terhadap *Murabahah* (Studi Pada Bank Umum Syariah Tahun 2011-2016), Program Studi S1 Manajemen, Fakultas Ekonomi, Universitas Negeri Jakarta, 2019.**

Penelitian ini bertujuan untuk menguji pengaruh Dana Pihak Ketiga (DPK), *Non Performing Loan* (NPF), *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), Biaya Operasional Pendapatan Operasional (BOPO), dan *Financing to Deposit Ratio* (FDR) terhadap *Murabahah* Bank Umum Syariah tahun 2011-2016. Penelitian ini menggunakan *purposive sampling* sehingga menghasilkan sampel sebanyak 10 Bank Umum Syariah. Metode penelitian yang digunakan adalah regresi data panel dengan menggunakan *Fixed Effects Model*. Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga (DPK) dan *Financing to Deposit Ratio* (FDR) berpengaruh positif signifikan terhadap *Murabahah*, *Non Performing Loan* (NPF) dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap *Murabahah*, *Capital Adequacy Ratio* (CAR) dan *Return On Asset* (ROA) tidak berpengaruh terhadap *Murabahah*.

Kata Kunci: DPK, NPF, CAR, ROA, BOPO, FDR, *Murabahah*

## **ABSTRACT**

***Widian Yuliani, 8215154350, The Influence of DPK, NPF, CAR, ROA, BOPO, dan FDR to Murabahah (Study at Sharia Commercial Bank Period of 2011-2016), Study Program Of Management, Faculty of Economy, State University of Jakarta, 2019.***

*The purpose of this study is the effect of Dana Pihak Ketiga (DPK), Non Performing Loan (NPF), Capital Adequacy Ratio (CAR), Return On Asset (ROA), Biaya Operasional Pendapatan Operasional (BOPO), dan Financing to Deposit Ratio (FDR) to Murabahah of Sharia Commercial Bank 2011-2016. The sampling method use purposive sampling. Obtained the sample of 10 Sharia Commercial Bank. The Data analysis technique used in this study is panel data regression. The result of the research shows that Dana Pihak Ketiga (DPK) and Financing to Deposit Ratio (FDR) have a significant positive effect to Murabahah, Non Performing Loan (NPF) and Biaya Operasional Pendapatan Operasional (BOPO) has significant negative effect to Murabahah, Capital Adequacy Ratio (CAR) and Return On Asset (ROA) have no effect to Murabahah.*

*Keywords: DPK, NPF, CAR, ROA, BOPO, FDR, Murabahah*