

ABSTRAK

Penelitian ini bertujuan untuk menganalisa pengaruh Inflasi, Sertifikat Bank Indonesia Syariah (SBIS), Dana Pihak Ketiga (DPK), dan *Non Performing Financing* (NPF) terhadap pembiayaan Murabahah pada Unit Usaha Syariah di Indonesia periode tahun 2011-2015. Data yang digunakan adalah data *Time Series* yang bersumber dari Statistik Perbankan Indonesia dan dari laporan keuangan masing-masing bank. Untuk menganalisis data penulis menggunakan metode Regresi Linier Berganda.

Hasil penelitian menunjukkan bahwa variabel Inflasi, Sertifikat Bank Indonesia Syariah (SBIS), Dana Pihak Ketiga (DPK), dan *Non Performing Financing* (NPF) berpengaruh signifikan secara simultan terhadap Pembiayaan Murabahah. Dalam penelitian ini diketahui bahwa Inflasi berpengaruh positif dan tidak signifikan, SBIS dan NPF berpengaruh negatif dan signifikan, dan DPK berpengaruh positif dan signifikan terhadap Pembiayaan Murabahah.

Kata kunci : Inflasi, SBIS (Sertifikat Bank Indonesia Syariah), DPK (Dana Pihak Ketiga), NPF (*Non Performing Financing*), dan Pemiayaan Murabahah.

ABSTRACT

The aims of this research to analyze the effects of inflation, Certificates of Indonesian Bank of Sharia (SBIS), Third-Party Funds (DPK), and *Non Performing Financing* (NPF) to murabahah finance with business unite of sharia in Indonesian on period 2011-2015. The data was used are data from *Times Series* was sourced from Indonesian Banking Statistics and from the financial statements with each bank. To analyze was data, the writers was used the method of multiple linear of regression.

The results of research was show that variable; Inflation, Certificates of Indonesian Bank of Sharia (SBIS), Third-Party Funds (DPK), and *Non Performing Financing* (NPF) influencing as significant simultaneously murabahah finance. In this research was known that inflation as positive influences and non-significant, also SBIS and NPF as negative influences and significant, and than DPK as positive influences and significant to murabahah finance.

Keywords: Inflation, SBIS (Certificates of Indonesian Bank of Sharia), DPK (Third-Party Funds), NPF (*Non Performing Financing*), and Murabahah Finance.