

## **ABSTRACT**

*This research is motivated by the existence of murabahah financing which dominates the Islamic Banking financing in Indonesia, this also happens in Bank Muamalat Indonesia. This suggest that financing on the basis of selling and buying (murabahah) have a greater contribution compared with financing on the basis of profit loss sharing (mudharabah and musyarakah). Whereas, for an ideal towards Islamic banking should be financing with contract profit loss sharing (PLS) is more dominant. But the fact that the current non-PLS financing is more prevalent. As for the question research with this study is "How the Capital Adequacy Ratio (CAR), return on asset (ROA), financing to deposit ratio (FDR), and the Third Party Funds (DPK) affect the murabahah financing?". This study tried to determine the factors that influence the murabahah financing at Bank Muamalat Indonesia. The purpose of this study to analyze the effect of each variable, the Capital Adequacy Ratio (CAR) (X1), return on asset (ROA) (X2), financing to deposit ratio (FDR) (X3), and the Third Party Funds (DPK) (X4) of Murabahah Financing (Y).*

*The population in this study is PT. Bank Muamalat Indonesia, Tbk in Indonesia. The sample in this study is to report quarterly financial Muamalat Indonesia during the period 2001 - 2009. However, the sample numbered only 32, mainly due to the incompleteness of the data. Data collected were analysed with descriptive analysis and multiple linear regression analysis using computer program SPSS 17.*

*The results of this study indicate that the variable CAR, ROA, FDR and DPK simultaneously has an influence on Murabahah financing. Test results show that the coefficient of determination of these three variables affect the dependent variable and the remaining 98%. 2% influenced by other variables not studied. Partially CAR,ROA and DPK has a positive and significant influence on the Murabahah financing. While the FDR has not significant influence on the Murabahah financing.*

*Keywords: Murabahah Financing, Capital Adequacy Ratio (CAR), Return on Asset (ROA), Financing to Deposit Ratio (FDR), and Third Party Funds (DPK).*