

ABSTRAK

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Program Studi : Ekonomi Syariah
Judul : Pengaruh Biaya Dana, Biaya Overhead Dan Dana Pihak Ketiga Terhadap Tingkat Margin Pembiayaan Murabahah Di Industry Perbankan Syariah (Studi Kasus Pada Bank Umum Syariah Periode 2020-2022)

Penelitian ini bertujuan untuk menganalisis pengaruh biaya dana, biaya overhead, dan dana pihak ketiga terhadap tingkat margin pembiayaan murabahah pada Bank Umum Syariah di Indonesia selama periode 2020–2022. Metode yang digunakan adalah pendekatan kuantitatif dengan analisis regresi linier berganda berdasarkan data sekunder dari laporan keuangan bank yang terdaftar di OJK. Hasil dari penelitian menunjukkan bahwasanya secara simultan ketiga variabel independen berpengaruh signifikan terhadap margin pembiayaan murabahah. Namun, secara parsial, biaya dana dan biaya overhead berpengaruh positif dan signifikan, sementara dana pihak ketiga berpengaruh negatif namun tidak signifikan terhadap margin.

Kata kunci: biaya dana, biaya overhead, dana pihak ketiga, margin pembiayaan, murabahah, bank umum syariah.

ABSTRACT

Name : Misni Iltaf
Study Program : Islamic Economics
Title : The effect of cost of fund, overhead cost, and third-party fund on the murabahah financing Margin in the Islamic Banking Industry(A Case Study on Islamic Commercial Banks for the 2020–2022 period)

This study aims to analyze the effect of cost of funds, overhead costs, and third-party funds on the murabahah financing margin in Islamic Commercial Banks in Indonesia during the 2020–2022 period. The research employs a quantitative approach using multiple linear regression analysis based on secondary data obtained from the financial statements of banks registered with the Financial Services Authority (OJK). The results indicate that, simultaneously, all three independent variables have a significant effect on the murabahah financing margin. However, partially, cost of funds and overhead costs have a positive and significant effect, while third-party funds have a negative but insignificant effect on the margin.

Keywords: cost of funds, overhead costs, third-party funds, financing margin, murabahah, Islamic commercial banks.