

ABSTRAK

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Program Studi : Ekonomi Syariah
Judul : Pengaruh Dana Pihak Ketiga, *Non Performing Financing*, Biaya Operasional Pendapatan Operasional, *Financing To Deposit Ratio* Terhadap Pembiayaan Murabahah Pada Bank Aceh Syariah Pasca Konversi 2017-2022

Penelitian ini dilakukan untuk mengetahui pengaruh Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), *Financing To Deposit Ratio* (FDR) terhadap Pembiayaan Murabahah pada Bank Aceh Syariah pasca konversi 2017-2022. Metode analisis data menggunakan regresi linier berganda dengan data time series dengan populasi yang diambil dari data triwulan laporan keuangan Bank Aceh Syariah periode 2017-2022. Secara simultan dapat dijelaskan bahwa variabel DPK, NPF, BOPO, dan FDR berpengaruh terhadap pembiayaan murabahah. Secara parsial menunjukkan bahwa variabel DPK, FDR dan NPF berpengaruh negatif terhadap pembiayaan murabahah. Sedangkan variabel BOPO berpengaruh positif terhadap pembiayaan murabahah.

Kata Kunci : Dana Pihak Ketiga (DPK), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), *Financing To Deposit Ratio* (FDR), Pembiayaan Murabahah.

ABSTRACT

Name : Maudi Wulan Sari

Study Program : Islamic Economics

Title : *The Influence of Third Party Funds, Non-Performing Financing, Operational Costs, Operational Income, Financing To Deposit Ratio on Murabahah Financing at Aceh Syariah Banks Post-Conversion 2017-2022*

This research was conducted to determine the influence of Third Party Funds (DPK), Non-Performing Financing (NPF), Operational Costs, Operational Income (BOPO), Financing To Deposit Ratio (FDR) on Murabahah Financing at Bank Aceh Syariah after the 2017-2022 conversion. The data analysis method uses multiple linear regression with time series data with a population taken from quarterly financial report data of Bank Aceh Syariah for the 2017-2022 period. Simultaneously, it can be explained that the variables DPK, NPF, BOPO, and FDR influence murabahah financing. Partially, it shows that the DPK, FDR and NPF variables have a negative effect on murabahah financing. Meanwhile, the BOPO variable has a positive effect on murabahah financing.

Keywords: *Third Party Funds (DPK), Non Performing Financing (NPF), Operational Costs Operational Income (BOPO), Financing To Deposit Ratio (FDR), Murabahah Financing.*