

Pengaruh NPF, NOM dan FDR Terhadap Pembiayaan Murabahah dengan DPK Sebagai Variabel Moderating

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| Author Order | 2 of 3 |
| Accreditation | 4 |
| Abstract | <p>This study aims to determine the Non Performing Financing (NPF), Net Operating Margin (NOM) and Financing to Deposit Ratio (FDR) on Murabahah Financing with Third Party Funds (TPF) as the Moderating Variable. The population in this study are Islamic Banks that publishes their financial statements to Otoritas Jasa Keuangan (OJK) and each website of Islamic Banks for the period 2013 to 2017, with a sampling technique that is purposive sampling, the samples taken were 8 Islamic Banks in Indonesia obtained were analyzed by moderating regression analysis technique. The results of this study indicate that: (1) Non Performing Financing (NPF) does not negatively affect murabahah financing at Islamic Banks; (2) Net Operating Margin (NOM) has a positive effect on murabahah financing at Islamic Banks; (3) Financing to Deposit Ratio (FDR) has a positive effect on murabahah financing at Islamic Banks; (4) Third Party Funds (DPK) do not moderate the negative influence of NPF on murabahah financing at Islamic Banks; (5) Third Party Funds (DPK) strengthen the positive influence of NOM on murabahah financing at Islamic Banks; (6) Third Party Funds (DPK) strengthen the positive influence of FDR on murabahah financing at Islamic Banks. The implication of this research is the result of this study can be used as an effort to increase murabahah financing. To increase the amount of murabahah financing, managerial in Islamic Banks in Indonesia need to prioritize policies related to Net Operating Margin (NOM), Financing to Deposit Ratio (FDR) and Third Party Funds (DPK).</p> |
| Publisher Name | MALIA: Journal of Islamic Banking and Finance |
| Publish Date | 2020-01-25 |
| Publish Year | 2019 |
| Doi | DOI: 10.21043/malia.v3i1.5665 |
| Citation | |
| Source | MALIA: Journal of Islamic Banking and Finance |
| Source Issue | Vol 3, No 1 (2019) |
| Source Page | 17-32 |
| Url | https://journal.iainkudus.ac.id/index.php/syirkah/article/view/5665/3599 |
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