

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisa Pengaruh *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), dan Dana Pihak Ketiga (DPK) terhadap Pembiayaan *Murabahah* pada Unit Usaha Syariah (UUS) PT. Bank Pembangunan Daerah Jambi periode triwulan tahun 2016-2023. Penelitian ini merupakan penelitian kuantitatif dengan data sekunder. Pengumpulan data pada penelitian ini menggunakan teknik dokumentasi dan kepustakaan. Teknik analisis data pada penelitian ini menggunakan *Microsoft Excel* dan program *EViews 12*. Hasil penelitian ini menunjukkan bahwa secara parsial *non performing financing* (NPF) dan dana pihak ketiga (DPK) berpengaruh signifikan terhadap pembiayaan *murabahah*. Sementara itu *financing to deposit ratio* (FDR) tidak berpengaruh signifikan terhadap pembiayaan *murabahah*. *Financing to deposit ratio* (FDR), *non performing financing* (NPF), dan dana pihak ketiga (DPK) secara bersama-sama berpengaruh terhadap pembiayaan *murabahah*.

Kata Kunci : *Financing to Deposit Ratio*, *Non Performing Financing*, *Dana Pihak Ketiga*, dan Pembiayaan *Murabahah*.

ABSTRACT

The purpose of this research is to identify and analyze the impact of the Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), and Third-Party Funds (DPK) on Murabahah financing at the Sharia Business Unit (UUS) of PT. Bank Pembangunan Daerah Jambi during the quarterly period of 2016-2023. This study is quantitative research utilizing secondary data. Data collection in this study was conducted using documentation and literature review techniques. The data analysis technique used in this study employs Microsoft Excel and the E-Views 12 program. The results of this research show that, partially, Non-Performing Financing (NPF) and Third-Party Funds (DPK) have a significant effect on Murabahah financing. Meanwhile, the Financing to Deposit Ratio (FDR) does not have a significant impact on Murabahah financing. The Financing to Deposit Ratio (FDR), Non-Performing Financing (NPF), and Third-Party Funds (DPK) collectively influence Murabahah financing

Keywords: Financing to Deposit Ratio, Non-Performing Financing, Third-Party Funds, and Murabahah Financing