ABSTRAK

Skripsi dengan judul "Pengaruh *Non Performing Financing*, *Financing to Deposit Ratio*, dan *Capital Adequacy Ratio* terhadap Pembiayaan Murabahah pada Bank Mega Syariah Periode 2019-2025" ini ditulis oleh Nelly Himmatus Sa'diyah, NIM 1860401222109, dengan Pembimbing Kus Irawan Prabowo, M.Pd.

Kata kunci: *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), Pembiayaan Murabahah

Penelitan ini dilatarbelakangi oleh fenomena penurunan pembiayaan murabahah pada akhir 2019 yang kemudian meningkat di 2025 yang terjadi di Bank Mega Syariah. Pembiayaan murabahah yakni salah satu produk pembiayaan yang dominan digunakan pada Bank Umum Syariah. Pada Bank Mega Syariah, pembiayaan murabahah juga cukup dominan, akan tetapi pembiayaan murabahah pada bank ini cenderung mengalami penurunan, di mana pembiayaan murabahah turun drastis di tahun 2020. Namun, kembali meningkat di 2025. Kondisi tersebut diduga dipengaruhi oleh beberapa faktor internal perbankan, di antaranya *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), dan *Capital Adequacy Ratio* (CAR).

Adapun tujuan dari penelitian ini yakni (1) untuk mengetahui pengaruh *Non Performing Financing* (NPF) terhadap pembiayaan murabahah, (2) untuk mengetahui pengaruh *Financing to Deposit Ratio* (FDR) terhadap pembiayaan murabahah, (3) untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR) terhadap pembiayaan murabahah, dan (4) untuk mengetahui pengaruh NPF, FDR, dan CAR secara simultan (bersama-sama) terhadap pembiayaan murabahah.

Pada penelitian digunakan pendekatan kuantitatif, yang mana jenis penelitiannya yakni asosiatif. Penelitian ini memakai sampel berupa laporan keuangan triwulan Bank Mega Syariah periode 2019-2025. Teknik pengambilan sampel memakai sampling jenuh, sehingga semua populasi menjadi sampel penelitian. Teknik pengumpulan data dilakukan melalui dokumentasi. Data yang sudah terkumpul kemudian dianalisis memakai metode analisis regresi linear berganda melalui aplikasi EViews 13.

Hasil penelitian ini memperlihatkan bahwa: (1) Variabel *Non Performing Financing* (NPF) tidak berpengaruh terhadap pembiayaan murabahah. (2) Variabel *Financing to Deposit Ratio* (FDR) berpengaruh positif signifikan terhadap pembiayaan murabahah. (3) Variabel *Capital Adequacy Ratio* (CAR) berpengaruh negatif signifikan terhadap pembiayaan murabahah. (4) Secara simultan (bersama-sama), variabel NPF, FDR, dan CAR berpengaruh terhadap pembiayaan murabahah pada Bank Mega Syariah periode 2019-2025.

ABSTRACT

This undergraduate thesis, entitled "The Effect of Non-Performing Financing, Financing-to-Deposit Ratio, and Capital Adequacy Ratio on Murabahah Financing at Bank Mega Syariah for the 2019-2025 Period," was written by Nelly Himmatus Sa'diyah, Student ID Number 1860401222109, with Kus Irawan Prabowo, M.Pd. as the supervisor.

Keywords: Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Murabahah Financing

This research is motivated by the phenomenon of a decline in murabahah financing at the end of 2019, followed by an increase in 2025, which occurred at Bank Mega Syariah. Murabahah financing is one of the dominant financing products used by Islamic commercial banks. At Bank Mega Syariah, murabahah financing is also quite dominant, but murabahah financing at this bank tends to decline, with murabahah financing dropping drastically in 2020. However, it increased again in 2025. This condition is suspected to be influenced by several internal banking factors, including Non-Performing Financing (NPF), the Financing to Deposit Ratio (FDR), and the Capital Adequacy Ratio (CAR).

The objectives of this study are: (1) to determine the effect of Non-Performing Financing (NPF) on murabahah financing, (2) to determine the effect of the Financing to Deposit Ratio (FDR) on murabahah financing, (3) to determine the effect of the Capital Adequacy Ratio (CAR) on murabahah financing, and (4) to determine the simultaneous effect of NPF, FDR, and CAR on murabahah financing.

This study used a quantitative approach, with an associative approach. This study used Bank Mega Syariah's quarterly financial reports for the 2019-2025 period. The sampling technique used saturated sampling, so that the entire population served as the research sample. Data collection was carried out through documentation. The collected data were then analyzed using multiple linear regression analysis using the EViews 13 application.

The results of this study show that: (1) The Non-Performing Financing (NPF) variable has no effect on murabahah financing. (2) The Financing to Deposit Ratio (FDR) variable has a significant positive effect on murabahah financing. (3) The Capital Adequacy Ratio (CAR) variable has a significant negative effect on murabahah financing. (4) Simultaneously (together), the NPF, FDR, and CAR variables have an effect on murabahah financing at Bank Mega Syariah for the 2019-2025 period.