

ABSTRACT

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Key words: CAR, NPF, BOPO, ROA, ROE, DPK, FDR and The amount of financing.

Along with the increasing economic growth, Islamic banking financing also increases sharply. The quality of Islamic financing also shows the improved performance as indicated by the growing portion of financing. This study tries to determine the factors that affect the amount of financing at Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Syariah Mega Indonesia. The purpose of this research is to determine the extent of the relationship of Capital Adequacy Ratio (CAR), Non-Performing Finance (NPF), Operating Costs and Expenses (BOPO), Return on Assets (ROA), Return on Equity (ROE), Third Party Funds (DPK) and Financing to Deposit Ratio (FDR) toward the amount of Islamic banking's financing.

The sample used in this study is the Quarterly financial reports of Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Syariah Mega Indonesia in the period of 2008-2011 by using purposive sampling. Types of data used is secondary data obtained from the financial reports which are published and downloaded through the official website of Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Syariah Mega Indonesia. The analysis method used is multiple regression with a significance level of 5%.

The results of the analysis show that partially only ROA and DPK deposits which significantly influence the amount of financing, while the CAR, NPF, BOPO, ROE, and FDR do not significantly influence it. Simultaneously, CAR, NPF, BOPO, ROA, ROE, DPK, and FDR variables significantly influence the amount of financing. It is proved by sig-F 0.000 which is smaller than the 5% significance. The predictive ability of the seven variables on the financing is 84.1%, as shown by the amount of adjusted R^2 and the remaining 15.9% is influenced by other factors which are not included in the research model. The dominant variables that affect the amount of financing is the amount of Third Party Fund with a contribution of 80.64% that shows the most dominant value compared to other variables.