

## Faktor-faktor yang mempengaruhi penetapan margin murabahah : studi kasus di bank muamalat Indonesia : The effects formulation of margin murabahah formulation (case study in Indonesia Muamalat Bank)

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### Abstrak

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi penetapan margin murabahah di Bank Muamalat Indonesia. Penelitian ini dilakukan dengan menggunakan metode analisis regresi linier berganda. Penelitian ini menunjukkan bahwa faktor-faktor yang signifikan secara statistik mempengaruhi margin pembiayaan murabahah adalah pertumbuhan biaya overhead, pertumbuhan bagi hasil dana pihak ketiga, pertumbuhan profit target.

Setelah dilakukan analisis data, maka di dapatkan hasil analisis yang menyatakan regresinya palsu. Karena itu, dilakukan analisis regresi linier sederhana antara variabel margin murabahah dengan variabel bagi hasil DPK.

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This research aims to know the effect formulation of margin formulation of non profit sharing financing in Indonesia Muamalat Bank. This research in done with descriptive correlation method, where as the data?s analyzed with single linier regression, Pooled least square model.

It shows here in this research statistically, significant factors which affect indicative rate formula of third party fund gathering are overhead cost, risk factor, interest of Indonesia Bank and one month deposit rate of conventional bank. Where as, statistically significant factors which affect margin formulation of non profit sharing financing are overhead cost, profit sharing of third party, profit target, risk factor and the interest of Indonesia Bank.

Statistically, therefore, variable of third party profit sharing and profit target are insignificant affecting the indicative rate formulation of third party fund gathering. Whereas, statistically lending rate variable of conventional bank are insignificant affecting margin formulation of non profit sharing financing.