

ABSTRACT

This study aims to analyze the effect of Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Return On Assets (ROA) on Financing of PT Bank Muamalat Indonesia Tbk during the period 2015-2023.

The data used in this study is time series data derived from quarterly financial reports published by Bank Muamalat Indonesia in 2015 to 2023. The analysis method used in this research is multiple linear regression analysis using the Eviews 10 application .

The results of this study indicate that simultaneously, the independent variables consisting of Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Return On Assets (ROA) have a significant effect on PT Bank Muamalat Indonesia Tbk financing, while partially the variables of Third Party Funds (DPK), Capital Adequacy Ratio (CAR) and Return On Assets (ROA) have a significant effect on financing. Meanwhile, the Non Performing Financing (NPF) variable does not have a significant effect on financing.

Keywords: *Financing, Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Return On Assets (ROA).*

FEB UNDIP