

**Factors Affecting Determination of Margins for Murabahah Financing at
Bank Syariah Indonesia Kartini Gresik Branch The**

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ABSTRACT

Products found in Islamic banking are very varied. One product that has the potential to be developed is murabaha financing. In practice, this product is in great demand by the public because of the ease of access and the system provided is very easy to understand. Prospective customers can apply for financing by pledging their valuables. With high public enthusiasm, Islamic banking will determine the amount of margin/profit on the sale and purchase of goods or services. In terms of its determination, Islamic banking refers to the policies that have been regulated and the company's strategy. This study aims to determine the effect of the factors that play a role in determining the margin of murabahah financing. In this study, the variables used by the researcher are Operational Costs/BOP (X_1), Murabahah Financing Volume (X_2), Profit Sharing of Third Party Funds (X_3), Inflation (X_4), Customer Income Level (X_5). The research method uses a quantitative research method with a multiple linear regression approach, where in this study the researcher will describe the results of the analysis in detail through a questionnaire as many as 40 respondents. To determine the dominant factor using discriminant analysis. The results of the study partially show that financing volume (X_2) and TPF profit sharing (X_3) have a significant influence on the determination of the murabahah financing margin (Y) at BSI Kartini Gresik branch. Simultaneously shows that $F_{count} 7,364 > F_{table} 3,93$ so that operational cost variables (X_1), financing volume (X_2), TPF profit sharing (X_3), inflation (X_4), and customer income levels (X_5) together have a significant influence on the determination of the murabahah financing margin (Y) at the BSI Kartini Gresik branch. Of the five variables, the dominant variable with discriminant analysis method influencing the determination of the murabahah financing margin (Y) at BSI's Kartini branch Gresik is TPF profit sharing (X_3).

Keywords: *Islamic Banking, Murabaha Financing, Margin/Profit, Influencing Factors*