IMPACT ANALYSIS OF *CAPITAL ADEQUACY RATIO* (CAR) AND *RETURN ON ASSET* (ROA) ON FINANCING OF MURABAHA ON SHARIA BANK IN INDONESIA PERIOD YEAR 2014-2018

ANALISIS PENGARUH CAPITAL ADEQUACY RATIO (CAR) DAN RETURN ON ASSET (ROA) TERHADAP PEMBIAYAAN MURABAHAH PADA BANK UMUM SYARIAH DI INDONESIA PERIODE TAHUN 2014-2018

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Abstract: This Research aims to discuss and analyze the capital adequacy ratio (CAR) and the asset ratio (ROA) to Murabaha financing. The data population listed are Islamic commercial banks registered at Bank Indonesia for the period 2014-2018 using purposive sampling techniques obtained 60 data samples. The analytical tool used is multiple linear regression analysis. The results of this study explain that CAR is positive towards Murabaha financing. Whereas ROA has a significant negative impact on Murabaha financing.

Keywords: Capital Adequacy Ratio (CAR), On Asset Ratio (ROA), Murabaha Financing

Abstrak: Penelitian ini memiliki tujuan yaitu menguji dan menganalisis pengaruh *capital adequacy ratio* (CAR) dan *ratio on asset* (ROA) terhadap pembiayaan murabahah. Populasi data yang dicantumkan yaitu bank umum syariah yang terdaftar di Bank Indonesia untuk periode 2014-2018 menggunakan teknik *purposive sampling* diperoleh 60 sampel data. Alat analisis yang digunakan adalah analisis regresi linear berganda.
Hasil penelitian ini menjelaskan bahwa CAR berpengaruh positif signifikan terhadap pembiayaan murabahah. Sedangkan ROA berpengaruh negatif signifikan terhadap pembiayaan murabahah.

Kata kunci : *Capital Adequacy Ratio* (CAR), *Ratio On Asset* (ROA), Pembiayaan Murabahah

INTRODUCTION

Research Background

The Bank is a financial institution that conducts economic and trade activities in the community. Based on its principles and operation, the bank is divided into two sharia banks and conventional banks.
According to Sharia Banking Act No. 21 of the year 2008 explains that:
"Sharia banking is everything related to sharia banks and sharia business units, including institutional, business activities, and procedures and processes in conducting its business activities. There are 8 kinds of financing in Islamic banking, namely Akad Wadiah, Akad Mudharabah, Akad Musyarakah, Akad Murabaha, Akad Salam, Akad Istishna, Akad Ijarah, and Akad Qardh ".

Financing is a very important activity because with financing will be obtained the main income source and become supporting the business continuity of a sharia bank. Among several akad in Sharia bank financing activities, product development with *Murabaha* contract from the beginning of sharia banking emergence until now remains a product that customers demand (Mizan 2017).

Murabaha is a financing that positions the bank as the seller and customer as buyer, and the operation of this Murabaha purely use the pillars and buying conditions, where there are several things that must be in the sale transaction. Some of these include: there must be sellers, buyers, traded objects, there are licenses and in and there is a contract that accompanies this buy and sell agreement. This Murabaha financing is most channeled by sharia banks.

The amount of Murabaha financing is influenced by various factors both internal and external factors. Internal factors include *Capital Adequacy Ratio* (CAR), Third party fund savings (DPK), *Return On Asset* (ROA), *Non Performing Financing* (NPF), *Debt to Equity Ratio* (DER). While the external factors include inflation and sharia Bank Indonesia certificates (mizan 2017).

In a few years the banking economy experienced tidal ups including Sharia banking. Judging by the financial ratios of Sharia banking expressed by the Financial Services Authority (OJK) in Sharia banking statistics 2014-2018 shows that sharia banks are still experiencing growth and decline among them in CAR and ROA compared to the previous year.

Table 1. Sharia general Bank financial ratios Data in Indonesia

Financial ratios	CAR	Roa	Financing
2014	15.74%	0.41%	148,426,000,000
2015	15.02%	0.49%	154,527,000,000
2016	16.63%	0.63%	178,043,000,000
2017	17.91%	0.63%	190,354,000,000
2018	20.38%	1.28%	202,776,000,000

Source: Sharia Banking statistics 2014-2018

Based on the above exposure, from some research there is a gap that is the difference in research results on the influence of CAR and ROA on financing. This is the underlying for writers seeking to get updates in this study. This research was conducted to examine and complement empirical evidence, to review and explain the magnitude of CAR and ROA's influence on Murabaha financing at Sharia Bank in Indonesia period 2014-2018.

THEORETICAL REVIEW

Understanding of Sharia Banks

In international terms, sharia banking is known as Islamic banking or also called interest-freebanking. The term Islamic is not separated from the origin of the Sharia banking system itself, so the Islamic Bank hereinafter referred to as Bank Syariah. Sharia banks are banks that operate in a not-based interest system. Sharia Bank is a financial institution/operational banking and its products are developed based on the Qur'an and Hadist Prophet SAW (Zaenuri 2014).

Capital Adequacy Ratio (CAR)

CAR is an indicator of bank's capital health. In other words, the capital assessment is an assessment of bank adequacy that is used to cover the current risk exposures and anticipate future risk exposures. CAR shows how large amount of all bank assets that contain risk is financed from the capital it self in addition to obtaining funds from sources outside the bank. The high level of CAR can show that the greater the financial resources owned by the Sharia bank (Mizan 2017).

Return On Assets (ROA)

ROA is the ratio used to measure the ability of the bank to gain an overall profit. The greater the value of this ratio indicates the level of the bank's business is getting better or healthier. The stable or healthy ROA ratio reflects the stability of the bank's capital and profit. The stable banking condition will increase the bank's ability to channel its credit (Utami 2018).

Murabaha Financing

According to the Banking Act No. 10 Year 1998: "Financing is the provision of money or bills, based on agreements or agreements between the Bank and other parties that require the paid party to return the money or the charge after a certain time in return for a result". *Murabaha* it self is Akad buy and sell goods by stating the price of acquisition and profit (*margin*) agreed by the seller and the buyer.

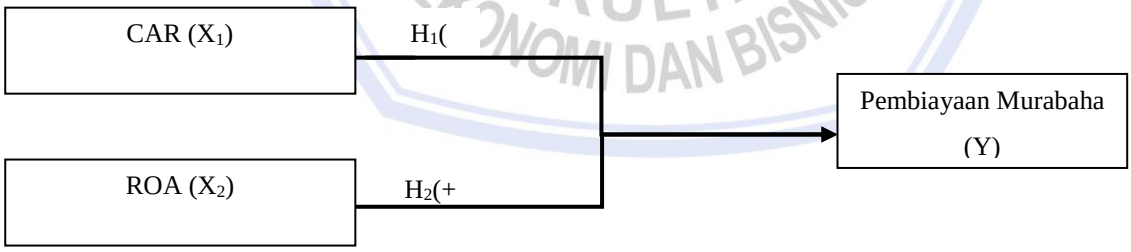
Previous Research

CAR that is the ratio that shows how much the bank's assets contain the risks of own funds or from Community funds. CAR also as a capital adequacy tool that can demonstrate the bank's ability in the bank's management capabilities to identify, measure, monitor and control the risks arising and may affect the magnitude of the bank's capital. Research conducted by (Ali and Miftahurrohman 2016) that the CAR has significant negative effect on financing. Meanwhile, according to (Nahrawi 2017) that CAR has a significant positive effect on the financing of Murabaha.

ROA is used to regulate the effectiveness and overall banking operations, the lower (small) ratio is getting less than good and the higher the ratio will be better. The research conducted by (Bakti 2018) shows that ROA positively affects the financing of Murabaha. And according to (mizan 2017) shows that ROA negatively affects and is significant to financing Murabaha. Meanwhile, according to (muharam n.d.) that ROA has no effect on financing.

Conceptual Framework

The research is based on *Capital Adequacy Ratio* (CAR), *Ratio On Asset* (ROA), and Murabaha financing. Based on the theories that have been presented, can be compiled the following frameworks:



Images 1. Research Model

Capital Adequacy Ratio (CAR) has a positive effect on the financing of Murabaha, if the CAR is increased, it will affect the financing that will also increase. *Return on Assets* (ROA) has a positive influence on the financing of Murbahah if ROA has increased, it will affect the financing of Murabaha that will also increase.
H_1 : *Capital Adequacy Ratio* (CAR) positively impact financing of Murabaha on Sharia Bank in Indonesia.
H_2 : *Return on Assets* (ROA) positively affects the Murabaha financing of Sharia Bank in Indonesia.

RESEARCH METHOD

Population and Sample

Population

The population of this research is the sharia bank registered with bank Indonesia from 2014-2018. The reason for the population elections only on sharia banks does not include sharia business units and sharia people financing banks in populations. The population is a complete group of elements, the population is usually people, objects, transactions, or events in which we are interested in learning it or becoming a research object (kuncoro 2013).

Samples

A sample is a *subset* of the population unit (Kuncoro 2013). The sample was chosen in this study by *purposive sampling* method. *Purpose Sampling* is a sampling technique with certain considerations (Sugiyono 2012). This means that the samples examined in this study are samples that meet certain criteria. The use of *purpose sampling* method is aimed at obtaining a representative sample. The criteria used in sampling are as follows:

1. Sharia banks that do not publish financial statements every year, regularly during the period of 2014-2018.
2. Bank which is not the status of Sharia bank since year 2014-2018.
3. Financial Statements of available research data variables during the period 2014-2018.

Data Types and Sources

Data Type

This Study uses quantitative data types. According to Kasiram (2008) Quantitative research is a process of finding knowledge using a number of data as a tool to analyze the information about what to know (Sujarweni 2015).

Data Sources

This Research uses secondary banking data sources registered in Sharia banking statistics year 2014-2018. Data sources in the form of financial statements derived from each website of Sharia banks. Secondary data is data obtained from records, books, and magazines in the form of financial statements of corporate publications, government reports, articles, books as theory, magazines, and so forth. Data obtained from this secondary data does not need to be processed anymore (Sujarweni 2015).

Data Analysis Techniques

In this study used methods of multiple regression analysis using computer programs *Statistical program for Social Science* (SPSS), test normality and classic assumption test.

Testing with multiple Linear regression

The data Analysis methods used in this study are by the method of double linear regression analysis. Multiple linear regression analyses are used to identify influences by specifying the Y value (as the dependent variable) and for estimating X-related values (as independent variables), using a formula (Ghozali 2016):

$$\boldsymbol{Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e}$$

Description:

Y : Murabaha Financing
X_1 : *Capital Adequacy Ratio* (CAR)
X_2 : *Ratio On Assets* (ROA)
α : constant
$\beta_{1.2}$: Regression coefficient
e : Error

Test Normality

According to (Ghozali 2016) test normality aims to test whether in the regression model, the variable bullies or residual have a normal distribution. The study used *Skewness and Kurtosis* trials for test research on data normality.

Classic Assumption Test

1. **Multicolinearity Test**
   Multicolinearity tests are performed to determine if the regression model of each independent variable is linear interconnected. If in a regression model there is a symptom of multicolinearity, then the regression model is not able to accurately estimate so that a false conclusion is obtained about the variables examined. There is no multicolinearity seen from the value of *variance inflation factor* (VIF) and *tolerance* in the regression model. If the value of the VIF is less than 10 and *tolerance* more than 0.1 then a regression model is free from multicolinearity (Bakti 2018).
2. **Heterokedastisity Test**
   A heterokedastisity test on this study used a Glejser test which proposed to rebrand the absolute value of the residual to dependent variables.
3. **Autocorrelation Test**
   The autocorrelation test is aimed at testing whether in a linear regression model there is a correlation of disruptive errors in the period 1 with the fault of the T-1 period (formerly). If a correlation occurs, it is called an autocorrelation problem. Autocorrelation arises because of sequential observation at all times related to one another. This problem arises because of the residual (misdestruction) is not free from one observation (Ghozali 2016).

Testing autocorrelation using *Durbin-Watson*test, by calculating the value of D statistics. This statistic value is compared to a table D value with a significant rate of 5%. Basic decision making is as follows:

Zero hypothesis	Decision	If
No positive autocorrelation	Reject	0 < DW < DL
No positive autocorrelation	No decision	dl ≤ d ≤ du
No negative autocorrelation	Reject	4-DL < D < 4
No negative autocorrelation	No decision	4-du ≤ d ≤ 4-DL
No positive and negative autocorrelation	No reject	Du < D < 4-du

Description: DL = bottom limit d, and du = Upper limit D.

Test Model

1. **Test F**
   The F test essentially indicates whether all the free variables included in the model have an influence in conjunction with the dependent variables. The Model is said to Fit, if the significant probability value is less than 5% (Ghozali 2016).
2. **Coefficient Of Determination (R^2)**
   Test R^2 Essentially measures how far the ability of the model in describing the variation of the dependent variable. The value of coefficient of determination is between zero and one. A small R^2 value means the ability of indenpendent variables in explaining the variation of dependent variables is very limited (Bakti 2018).

Hypothesis Test

Test T

The T-Test is used to determine whether a partial free variable is to be a significant impact on the model. With a significant value of test T < 0.05 then, it means that the free variable has an influence on dependent variables. If a significant value > 0.05, it means that the free variable does not have an influence on dependent variables (Bakti 2018).

RESULT AND DISCUSSION

Population and Samples

The population in this study is all sharia banking companies registered with Bank Indonesia from 2014-2018. Of the research population obtained sample research of 60 data. Sampling this study using the *purposive sampling* method is a selected sample of a certain number of populations using considerations that meet certain criteria and in accordance with the purpose of the researcher. The criteria in sampling that will be researched are as follows:

Table 2. Sample of Research on Sharia Bank at Bank Indonesia Period Year 2014-2018

No	Description	Amount
	Population	
	Sharia bank registered with Bank Indonesia during the year 2014-2018	14
	Sample criteria	
1	Sharia banks that do not publish financial statements every year, regularly during the period from 2014 to 2018	0
2	Banks that are not the status of Sharia banks since the year 2014-2018	(2)
3	Available research data variables over the period 2014-2018	14
	Number of samples of sharia Bank	12

From the selection results using the *purposive sampling* method as shown in Table 2 Sharia banks are selected to be a sample of 12 banks. So the amount of sample data is (12 x 5 = 60) bank data registered in Bank Indonesia with a five year observation (2014-2018).

Analysis of Research Results

Multiple Linear Regression Analysis Results

Regression analysis was conducted to determine the influence of independent variables i.e. *capital adequacy ratio* (CAR) and *ratio on asset* (ROA) to variable dependent, namely financing Murabaha. The analysis regression conducted in this test is a double linear regression model aimed at testing the hypotheses that have been proposed.

Table 3.

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	Q	Sig.
1	Constant	-412.827	56.485		-7.309	,000
	CAR	2086.414	166.771	, 857	12.511	,000
	Roa	-4357.111	2273.716	-, 131	-1.916	, 060

A. Dependent Variable: Pembiayaan_Murabaha

Source: Processed Data

Table 3 Can be seen output SPSS which can be used as model of double linear regression equation as follows:

$$\mathbf{Y = -412.827 + 2086.414x_1 - 4357.111x_2 + e}$$

Where: Y = Murabaha Financing

X_1 = *Capital Adequacy Ratio* (CAR)

X_2 = *Ratio On Asset* (ROA)

From the equation of multiple linear regression above can be explained by conducting an analysis of the regression coefficient (B) as follows:

A. Constants (α) = -412.827

   This value of constants shows the influence of all independent variables against the dependent variable with a constant value of -412.827

B. CAR (β_1) = 2086.414

The value of regression coefficient of *capital adequacy ratio* (CAR) of 2086.414 which can BE interpreted that if CAR increased by one percent, the financing of Murabaha will increase by 2086.414 Assuming other independent variables are constant.

c. ROA (β_2) =-4357.111
The value of a regression coefficient of *ratio on asset* (ROA) of-4357.111 which CAN mean that if ROA increases by one percent, the Murabaha financing will decline by-4357.111 Assuming another independent variable is constant.

d. e = shows the bully variable outside of the *capital adequacy ratio* (CAR) and *ratio on asset* (ROA) variables.

Test Result Normality

The test of normality in this study is used to know from each of the normal distributed variables what is not. Because a good regression model is data that is distributed normal or close to normal. This normality test can be done by looking at the value of kurtosis and skewness of the residual.

Table 4.

Descriptive Statistics

	N	Skewness		Kurtosis	
	Statistics	Statistics	Std. Error	Statistics	Std. Error
Unstandardized Residual	56	-, 202	, 319	,018	, 628
Valid N (listwise)	56				

Source: Processed Data

Based on table 4, Acquired value Zskewness is-0,202/0,319 =-0.633 and the value of Zkurtosis is 0,018/0,628 = 0.028. The Z value is then compared to the value Z for the equivalent of 5% significance of 1.96 hence the value of Zskewness < Z (-0,633 < 1.96) and the value of Zkurtosis < Z (0,028 < 1.96). Based on these results, it can be concluded that the distributed data is normal.

Classic Assumption Test Result

1. Multicolonearity Test

The Multicolonearity test aims to determine whether the regression model of each independent variable is interconnected linearly. A good regression Model should not occur intercorrelation between independent variables. To detect whether there is a symptom of multicolonearity seen from the value of *variance inflation factor* (VIF) and *tolerance* in the regression model.

Table 5.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	Q	Sig.	Tolerance	Vif
1	Constant	-412.827	56.485		-7.309	,000		
	CAR	2086.414	166.771	, 857	12.511	,000	, 995	1.005
	Roa	-4357.111	2273.716	-, 131	-1.916	, 060	, 995	1.005

A. Dependent Variable: Pembiayaan_Murabaha

Source: Processed Data

Based on table 5, Above indicates that there is no independent variable that has a value of VIF of more than 10 and also a tolerance value of less than 0.10. So from these results it can be concluded that there are no symptoms of multicolonearity among independent variables in the regression model.

2. Heterokedastisity Test

Heterokedastisity Test aims to test in a regression model of the unequality of a variant of the residual one observation to another observation. A good regression Model should not happen heterokedastisity.

Table 6.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	Q	Sig.
1	Constant	, 149	, 042		3.526	,001
	CAR	, 103	, 169	, 085	, 609	, 545
	Roa	-, 152	2.988	-,007	-, 051	, 960

A. Dependent variables: ABS_RES2

Source: Processed Data

Based on table 6. Above shows that none of the statistically significant independent variables affect the variable's absolute value (Abs_RES) dependent variables. This result is seen from the probability of its significance value greater than 0.05 hence it can be concluded that the regression model does not occur heterokedastisity.

3. Autocorrelation Test

The autocorrelation test aims to test in a linear regression model whether there is a correlation between interference variables of one observation with another variable observation disorder. The study used *Durbin-Watson* tests for autocorrelation test research.

Table 7.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	, 857[a]	, 734	, 725	274.024081	1.822

A. Predictors: (Constant), ROA, CAR

B. Dependent variables: Pembiayaan_Murabaha

Source: Processed Data

Based on table 7, Above obtained DW value of 1.822 This value will be compared with the value of the table by using the significance value 0.05 sample number 60 (n) and number of variables Independent 2 (k = 2). Then from the Durbin-Watson table will be obtained the lower limit value (DL) is 1.5144 and the upper limit value (DU) is 1.6518. If viewed from decision making, the results are included in the decision du < D < 4-du (1.6518 < 1.822 < 2.3482). It can be concluded that there is no positive and negative autocorrelation or no autocorrelation.

Test Model

Test F

Table 8.

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11827610.007	2	5913805.003	78.757	,000[b]
	Residual	4280084.242	57	75089.197		
	Total	16107694.249	59			

A. Dependent Variable: Pembiayaan_Murabaha

B. Predictors: (Constant), ROA, CAR

Source: Processed Data

The significance value in test F in table 8, of 0.000 which means that the significance value is under 0.05 then this regression model can be used to predict Murabaha financing or it can be said that CAR and ROA jointly have a significant influence on financing Murabaha in sharia banks.

1. Coefficient Of Determination (R^2)

Table 9.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 857[a]	, 734	, 725	274.024081
A. Predictors: (Constant), ROA, CAR				

Source: Processed Data

Based on table 9, Obtained data analysis results that the value of adjust R Square is 0.725 it shows that a 72.5% growth in the sharia bank's Murabaha financing is influenced by variations of CAR and ROA variables that serve as independent variables used in this study. The remaining 27.5% is influenced by other factors outside of the research model.

Hypothesis Test
Test T
Table 10.

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	Q	Sig.
1	Constant	-412.827	56.485		-7.309	,000
	CAR	2086.414	166.771	, 857	12.511	,000
	Roa	-4357.111	2273.716	-, 131	-1.916	, 060
A. Dependent Variable: Pembiayaan_Murabaha						

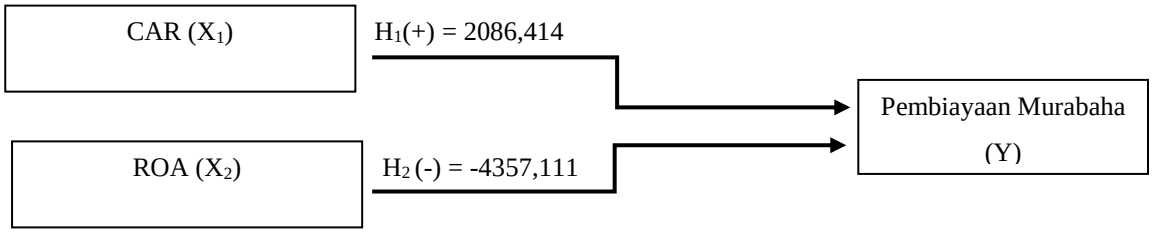
Source: Processed Data

Based on table 10. Above obtained *Unstandardized Beta Coefficients* CAR value of 2086.414. The CAR variable has t count by 12.511 with a significance of 0.000. CAR significance value that is smaller than expected significance (0.05) indicates that the CAR variable is positive and significant to the financing of Murabaha so that the first hypothesis submitted was accepted.

Based on table 4.9. Above obtained *Unstandardized Beta Coefficients* ROA value of -4357.111. The ROA variable has a T -count of-1.916 with a significance of 0.060. ROA's significance value that is greater than expected significance (0.05) suggests that ROA variables have a significant and negative effect on Murabaha financing or it can be concluded that ROA has no significant effect on the Murabaha financing until the second hypothesis proposed is rejected.

Discussion

From the results of data analysis above, obtained the following research model:



Images 3. Research Model

From the research model, it can be concluded that:

The influence of *Capital Adequacy Ratio* (CAR) on Murabaha financing

Multiple regression Test results show that CAR has an effect on Murabaha financing. The results of the study received the first hypothesis of stating that the variable CAR (X_1) was positively and significantly affected by a Murabaha (Y) financing variable. This results in line with the research conducted by (nahrawi 2017) which indicates that the CAR variable has a positive and significant effect on the Murabaha financing variables. *Capital Adequacy ratio* (CAR) is the ratio for measuring the capital adequacy of a bank and measuring the bank's ability to cover the decline in assets caused by risky asset losses. Positive influence indicates that when CAR value is high then the financing of Murabaha is channeled higher. Therefore, H_1 : *Capital Adequacy Ratio* (CAR) positively affects the financing of Murabaha in Sharia Bank in Indonesia hence H_1 received.

The effect of *Return On Assets* (ROA) on Murabaha financing

Multiple regression Test results show that ROA has an effect on Murabaha financing. The results of the study received a second hypothesis stating that the ROA (X_2) variable had a significant negative impact on the Murabaha (Y) financing variable. This results in line with the research conducted by (mizan 2017) which suggests that ROA variables have a significant and negative effect on the Murabaha financing variables. *Return On Assets* (ROA) is used to measure the profit or profit of a company with all assets owned by the company. Negative influence indicates that if ROA company decreased then the financing of the company is decreased, because if profit decreases it is not effective for distribution of Murabaha financing. Therefore, H_2 : *Return on Assets* (ROA) negatively affects Murabaha financing in Indonesia's sharia Bank so that H_2 is rejected.

CONCLUSIONS, LIMITATIONS, IMPLICATIONS AND SUGGESTIONS

Conclusion

This research tests and analyzes the influence of *capital adequacy ratio* (CAR) and *ratio on assets* (ROA) on Murabaha financing in Sharia bank registered in Bank Indonesia period 2014-2018. Based on the results of studies that have been done it can be concluded a few things as follows:

1. *Capital Adequacy Ratio* (CAR) effect on the financing of Murabaha. This is evident from the hypothesis test results, CAR has a significance rate of 0.000 with T count 12.511. Shows that there is a positive influence between CAR and the financing of Murabaha. Therefore, the high CAR will increase the financing of Murabaha channeled.
2. *Ratio on Assets* (ROA) affects the financing of Murabaha. It is evident from the hypotheses test results, ROA has a significance rate of 0.060 with T count -1.916. Indicates that there is a negative influence or it can be concluded that ROA has no significant effect on the financing of Murabaha. Therefore, the declining ROA will lower the rate of distribution of Murabaha financing.

Limitation of Research

This research has some limitations that can potentially affect the results of the research so as to require development and improvement in subsequent studies. These limitations are as follows:

1. The test result coefficient of determination (R^2) obtained the value of adjust R square by 72.5%, it shows that the level of financing of the Murabaha can be explained by the variables in this study of 72.5% and the remainder of 27.5% is explained by other variables outside of the model of this study.
2. The company that became a sample is only done in the banking company which is the sharia bank registered in bank Indonesia, excluding Sharia business Unit and the Sharia People's bank.

Impact Research

This research is a development of previous research that uses multiple variables to predict the financing of Murabaha. Based on the findings and limitations in this research, it is formulated with consideration addressed to subsequent researchers, among others:

Theoretical Implications

The theoretical implications of some of the findings on the variables affecting the financing of Murabaha are as follows:

1. CAR Significant positive effect on the financing variable Murabaha. The results of this study are in line with the research conducted by (Nahrawi 2017) stating that the CAR has significant positive effect on Murabaha financing.
2. ROA Significant negative effect on the financing variable Murabaha. The results of this study are in line with research conducted by (mizan 2017) stating that ROA has significant negative effect on Murabaha financing.

Policy implications

The implications suggested in this study to increase the Murabaha financing are as follows:

1. Management needs to pay attention to the CAR which has significant positive effect on the financing of Murabaha, therefore to increase the financing of the company Murabaha can increase its car stably so that the financing of Murabaha is not decreased.
2. Management needs to increase ROA significant negative effect on the financing of Murabaha, because if ROA decreased resulted in the financing of Murabaha also decreased, therefore the financing of Murabaha increased the company should increase ROA.

Suggestions

Based on the research results, there are some suggestions to encourage financing that is channeled to sharia banking and for further research. These suggestions are:

1. For sharia bank is expected to improve the service in financing Murabaha, because financing Murabaha much interest in the community so that it becomes the largest source of financing for sharia banks.
2. To further researchers are expected to add to the research variables, such as adding variables from their internal factors is not only the Externalnya factor. And can also add a period of time to the research object thus obtaining more accurate results.

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