

## ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh *Return On Asset* (ROA), *Financing to Deposits Ratio* (FDR), Biaya Operasional atas Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR). Variabel independen dalam penelitian ini adalah *Return On Asset* (ROA), *Financing to Deposits Ratio* (FDR), Biaya Operasional atas Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR), sedangkan variabel dependen adalah tingkat bagi hasil deposito *mudharabah*.

Penelitian ini dilakukan dengan dokumentasi terhadap laporan keuangan triwulan seluruh bank umum syariah di Indonesia periode 2011-2015. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah *purposive sampling* jumlah sampel yang diperoleh 75 sampel data. Pada penelitian ini menggunakan analisis regresi berganda.

Hasil penelitian ini menunjukkan variabel *Financing to Deposits Ratio* (FDR), dan *Non Performing Financing* (NPF) berpengaruh signifikan terhadap tingkat bagi hasil deposito *mudharabah*. Sedangkan variabel *Return On Asset* (ROA), Biaya Operasional atas Pendapatan Operasional (BOPO), dan *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap tingkat bagi hasil deposito *mudharabah*.

Kata kunci : *Return On Asset* (ROA), *Financing to Deposits Ratio* (FDR), Biaya Operasional atas Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF), dan *Capital Adequacy Ratio* (CAR), Tingkat Bagi Hasil Deposito *Mudharabah*.

## ***ABSTRACT***

The purpose of this research is to know the influence of Return On Assets (ROA), Financing to Deposits Ratio (FDR), Operational Cost of Operating Income (BOPO), Non Performing Financing (NPF), and Capital Adequacy Ratio (CAR). The independent variables in this study are Return On Assets (ROA), Financing to Deposits Ratio (FDR), Operational Cost of Operating Income (BOPO), and Capital Adequacy Ratio (CAR), while the dependent variable is the level profit sharing of mudharabah deposits.

This research is conducted with documentation of quarterly financial report of all sharia bank in Indonesia period 2011-2015. Sampling method used in this study is purposive sampling the number of samples obtained 75 samples of data. In this study using multiple regression analysis.

The results of this study show that the variable Financing to Deposits Ratio (FDR), and Non Performing Financing (NPF) have a significant effect on the level of profit sharing of mudharabah deposits. While the variable Return On Asset (ROA), Operational Cost of Operating Income (BOPO), and Capital Adequacy Ratio (CAR) have no significant effect to the profit sharing level of mudharabah deposit.

*Keywords* : Return On Assets (ROA), Financing to Deposits Ratio (FDR), Operational Cost of Operating Income (BOPO), Non Performing Financing (NPF), Capital Adequacy Ratio (CAR), Level Sharing Mudharabah Deposits.