

**ANALYSIS OF FACTORS AFFECTING THE PROFIT
SHARING RATE OF MUDHARABAH DEPOSITS
(Empirical Study At Islamic Banks in Indonesia Period 2012-2017)**

**BY:
DESY NANDA SARI
43214120309**

ABSTRACT

This study aims to analyze the factors affecting the profit sharing rate of mudharabah deposits through ratios in financial performance. Independent variables used in the study, such as return on assets, Financing to Deposits Ratio, Operating Income Operating Costs and Capital Adequacy Ratio. This study used a sample of Islamic Banks registered with Bank Indonesia and the Financial Services Authority 2012-2017 period. Data were collected using purposive sampling technique. The analytical method used is the multiple regression analysis. Based on the results of multiple linear regression analysis, the results of this study indicate that ROA, FDR, BOPO no effect on the profit sharing rate of mudharabah deposits. While the CAR effect on the on the profit sharing rate of mudharabah deposits.

Keywords: Islamic Banks, Level Sharing Mudharabah Deposits, Return on Assets, Financing to Deposits Ratio, Operating costs Operating Income and Capital Adequacy Ratio.

**ANALISIS FAKTOR- FAKTOR YANG MEMPENGARUHI
TINGKAT BAGI HASIL DEPOSITO MUDHARABAH
(Studi Empiris Pada Bank Umum Syariah di Indonesia Periode 2012 – 2017)**

**OLEH :
DESY NANDA SARI
43214120309**

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi tingkat bagi hasil deposito *mudharabah* melalui rasio-rasio dalam kinerja keuangan. Variabel independen yang digunakan dalam penelitian, antara lain *Return On Asset*, *Financing to Deposits Ratio*, Biaya Operasional Pendapatan Operasional, dan *Capital Adequacy Ratio*. Penelitian ini menggunakan sampel Bank Umum Syariah yang terdaftar di Bank Indonesia dan Otoritas Jasa Keuangan periode 2012-2017. Data yang dikumpulkan menggunakan teknik *purposive sampling*. Metode analisis yang digunakan adalah uji analisis regresi berganda. Berdasarkan hasil analisis regresi linear berganda, maka hasil penelitian ini menunjukkan bahwa ROA, FDR, BOPO tidak berpengaruh terhadap tingkat bagi hasil deposito *mudharabah*. Sedangkan CAR berpengaruh terhadap Tingkat Bagi Hasil Deposito Mudharabah.

Kata Kunci : Bank Umum Syariah, Tingkat Bagi Hasil Deposito *Mudharabah*, *Return On Asset*, *Financing to Deposits Ratio*, Biaya operasional Pendapatan Operasional, dan *Capital Adequacy Ratio*