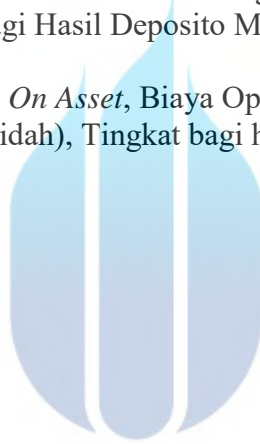


ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Return On Asset* (ROA), Biaya Operasional Pendapatan Operasional (BOPO), dan Suku bunga (Al Fa'idah) terhadap tingkat bagi hasil deposito mudharabah. Sampel penelitian ini terdiri atas 96 perusahaan perbankan syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) dengan jumlah pengamatan sebesar 96 dan dipilih secara *purposive sampling*.

Analisis data dalam penelitian ini menggunakan analisis regresi berganda (*Multiple Regression Analysis*) dengan variabel yang digunakan dalam penelitian ini adalah ROA, BOPO, dan Suku Bunga. Hasil penelitian menunjukkan bahwa ROA berpengaruh terhadap Tingkat Bagi Hasil Deposito Mudharabah. BOPO tidak berpengaruh terhadap Tingkat Bagi Hasil Deposito Mudharabah. Suku Bunga (Al Fa'idah) tidak berpengaruh terhadap Tingkat Bagi Hasil Deposito Mudharabah.

Kata Kunci : *Return On Asset*, Biaya Operasional Pendapatan Operasional, Suku Bunga (Al Fa'idah), Tingkat bagi hasil deposito mudharabah



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ABSTRACT

This research is aimed to find out the Return On Assets, Operational Costs of Operating Income, and Interest Rate of the profit sharing rate for mudharabah deposits. The research samples are 12 Islamic banking companies which are listed in Financial Services Authority of Indonesia (OJK) with 96 observations and these companies have been selected by using purposive sampling.

The data analysis in this research has been carried out by using multiple regression analysis and the variable used in this research is Return On Assets, Operational Costs Operating Income, and Interest Rate. The results showed that ROA affects the Profit Sharing Rate of Mudharabah Deposits. BOPO has no effect on the Profit Sharing Rate of Mudharabah Deposits. Interest Rates do not affect the Profit Sharing Rate of Mudharabah Deposits.

Keyword: Return On Assets, Operational Costs of Operating, Interest Rate, profit sharing rate for mudharabah deposits.

