

ABSTRACT

This study is to determine the effect of return on assets, operating costs on operating income, and non-performing financing on the profit sharing rate of mudharabah deposits. The object of this research is a sharia commercial bank registered with the Financial Services Authority (OJK) for the period 2015-2018. This research was conducted on 12 Islamic commercial banks using a quantitative descriptive approach. The data analysis used in this research is multiple linear regression analysis. The results of this study provide evidence that: a) Return on assets has a significant positive effect on the profit sharing rate of mudharabah deposits; b) Operating costs on operating income have a significant positive effect on the profit sharing rate of mudharabah deposits; c) Non performing financing has a negative and insignificant effect on the profit sharing rate of mudharabah deposits.

Keywords: Return On Assets, Cost Revenue Ratio, Non Performing Financing, Profit Sharing Rate Of Mudharabah Deposits.



ABSTRAK

Penelitian ini untuk mengetahui pengaruh return on assets, biaya operasional atas pendapatan operasional, dan non performing financing terhadap tingkat bagi hasil deposito mudharabah. Objek penelitian ini adalah bank umum syariah yang terdaftar di otoritas jasa keuangan (OJK) periode 2015 – 2018. Penelitian ini dilakukan terhadap 12 bank umum syariah dengan menggunakan pendekatan deskriptif kuantitatif. Analisis data yang digunakan dalam penelitian ini adalah analisis regresi linear berganda. Hasil penelitian ini memberikan bukti bahwa : a) Return on assets berpengaruh positif signifikan terhadap tingkat bagi hasil deposito mudharabah; b) Biaya operasional atas pendapatan operasional berpengaruh positif signifikan terhadap tingkat bagi hasil deposito mudharabah; c) Non performing financing berpengaruh negatif dan tidak signifikan terhadap tingkat bagi hasil deposito mudharabah.

Kata kunci : ROA, BOPO, NPF, Deposito Mudharabah.

