

ABSTRACT

This research aims to know the influence of capital adequacy ratio, non-performing financing, and financing to deposits ratio to the level of profit sharing of mudharabah deposits at Islamic commercial banks.

The population used in this study is Sharia Banks listed on the OJK 2014-2017 period. Hypothesis testing was done by using double linear regression. The results of this show that either capital adequacy ratio has a positive and insignificant effect on mudharabah deposit profit sharing, Non Performing Financing (NPF) has a positive and not significant effect on mudharabah deposit profit sharing, Financing Deposit Ratio (FDR) has a significant effect on mudharabah deposits.

Keywords: *Capital Adequacy Ratio, Non Performing Financing (NPF), Financing Deposits Ratio (FDR), Profit Sharing Rate*

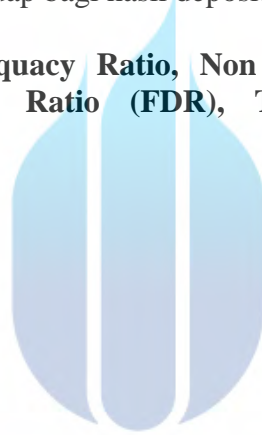


ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh capital adequacy ratio, non performing financing, dan financing to deposits ratio terhadap tingkat bagi hasil deposito mudharabah pada bank umum syariah. Populasi yang digunakan dalam penelitian ini adalah Bank Syariah yang terdaftar pada OJK tahun 2014-2017.

Pengujian hipotesis dilakukan dengan menggunakan regresi linier berganda. Hasil penelitian ini menunjukkan bahwa capital adequacy ratio berpengaruh positif dan tidak signifikan terhadap bagi hasil deposito mudharabah, Non Performing Financing (NPF) berpengaruh positif dan tidak signifikan terhadap bagi hasil deposito mudharabah, Financing Deposit Ratio (FDR) berpengaruh positif dan signifikan terhadap bagi hasil deposito mudharabah.

Keywords: Capital Adequacy Ratio, Non Performing Financing (NPF), Financing To Deposits Ratio (FDR), Tingkat Bagi Hasil Deposito Mudharabah



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