

ABSTRAK

Sri Rahmawati, 7142220024, Faktor-Faktor yang Mempengaruhi Tingkat Bagi Hasil Deposito Mudharabah. Skripsi, Jurusan Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan, 2018.

Permasalahan dalam penelitian ini adalah apakah *Return On Assets* (ROA), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), *Capital Adequity Ratio* (CAR), *Non Performing Financing* (NPF) berpengaruh terhadap tingkat bagi hasil deposito *mudharabah* karena deposito *mudharabah* merupakan salah satu sumber dana utama pada Bank Syariah, sehingga pertumbuhannya harus tetap dijaga. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi tingkat bagi hasil deposito *mudharabah* pada Bank Syariah yang terdaftar di Bank Indonesia tahun 2016 dan untuk melihat apakah tingkat bagi hasil deposito *mudharabah* di pengaruhi oleh *Return On Assets* (ROA), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), *Capital Adequity Ratio* (CAR), dan *Non Performing Financing* (NPF).

Populasi yang digunakan dalam penelitian ini adalah seluruh Bank Umum Syariah (13 bank) dan Bank Pembiayaan Rakyat Syariah (166 bank) dengan total jumlah keseluruhan populasi yaitu 173 bank yang terdaftar di Bank Indonesia tahun 2016. Dari 173 bank yang terdaftar, dipilih 121 bank sampel dengan menggunakan metode *random sampling*. Data yang digunakan dalam penelitian ini adalah data sekunder, dengan mengunduh laporan keuangan tahunan bank dari situs resmi Bank Indonesia www.bi.go.id, Otoritas Jasa Keuangan www.ojk.go.id dan situs resmi masing-masing bank. Metode penelitian yang digunakan adalah metode penelitian kuantitatif. Untuk metode analisis data dengan menggunakan analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa *Return On Assets* (ROA) dan *Non Performing Financing* (NPF) secara parsial berpengaruh terhadap tingkat bagi hasil deposito *mudharabah*. Sedangkan Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), dan *Capital Adequity Ratio* (CAR) secara parsial tidak berpengaruh terhadap tingkat bagi hasil deposito *mudharabah*. Secara simultan *Return On Assets* (ROA), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), *Capital Adequity Ratio* (CAR), dan *Non Performing Financing* (NPF) berpengaruh terhadap tingkat bagi hasil deposito *mudharabah*.

Kata kunci : *Tingkat Bagi Hasil Deposito Mudharabah, Return On Assets (ROA), Biaya Operasional Pendapatan Operasional (BOPO), Financing to Deposit Ratio (FDR), Capital Adequity Ratio (CAR), dan Non Performing Financing (NPF)*

ABSTRACT

Sri Rahmawati, 7142220024, The Factors Affecting Level of Profit Sharing Mudharabah Deposits. Thesis, Accounting, Faculty of Economics, State University of Medan, 2018.

The problem of this research is whether Return On Assets (ROA), Operating Expenses to Operations Revenue (BOPO), Financing to Deposit Ratio (FDR), Capital Adequity Ratio (CAR), and Non Performing Financing (NPF) affect the level of profit sharing mudharabah deposits because mudharabah deposit is one of main fund resource of Islamic Banks, therefore the growth must be maintained. This study aims to the factors affecting level of profit sharing mudharabah deposits Islamic Banks listed on the Indonesia Banks (IB) in 2016 and to see whether the level of profit sharing mudharabah deposits is influenced by Return On Assets (ROA), Operating Expenses to Operations Revenue (BOPO), Financing to Deposit Ratio (FDR), Capital Adequity Ratio (CAR), and Non Performing Financing (NPF).

The population used of this study is all Islamic Commercial Banks (13 banks) and Islamic Financing Banks (166 banks) with a total population of 173 banks registered with Indonesia Banks in 2016. Of the 173 banks listed, selected 121 sample banks using random sampling method. The data used in this study is secondary data, by downloading the banks annual report from the official website Indonesia Banks www.bi.go.id, Financial Services Authority www.ojk.go.id, and the official website of each bank. The method used is quantitative research method. The method of data analysis used is multiple regression linier analysis.

The results in this research showed that Return On Assets (ROA) an Non Performing Financing (NPF) is partially have effect on the level of profit sharing mudharabah deposits. While the partial Operating Expenses to Operations Revenue (BOPO), Financing to Deposit Ratio (FDR), and Capital Adequity Ratio (CAR) haven't effect on the level of profit sharing mudharabah deposits. Simultaneously Return On Assets (ROA), Operating Expenses to Operations Revenue (BOPO), Financing to Deposit Ratio (FDR), Capital Adequity Ratio (CAR), and Non Performing Financing (NPF) have effect on the level of profit sharing mudharabah deposits.

Keywords : *Level of Profit Sharing Mudharabah Deposits, Return On Assets (ROA), Operating Expenses to Operations Revenue (BOPO), Financing to Deposit Ratio (FDR), Capital Adequity Ratio (CAR), dan Non Performing Financing (NPF)*