

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Financing Deposits to Ratio* (FDR), *Non Performing Financing* (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan Profitabilitas yang diukur dengan *Return on Assets* (ROA) terhadap tingkat bagi hasil deposito *mudharabah* pada Bank Umum Syariah di Indonesia periode tahun 2010 – 2017. Data yang digunakan pada penelitian ini adalah data perbankan syariah tahun 2010 – 2017. Teknis sampling yang digunakan dalam penelitian ini adalah *purposive sampling*, dengan jumlah sampling 12 Bank Umum Syariah yang tercatat di Otoritas Jasa Keuangan (OJK). Penelitian ini menggunakan program komputer SPSS *versi* 24.0. Hasil penelitian ini menunjukkan bahwa *Financing to Deposits Ratio* (FDR) dan *Return on Assets* (ROA) secara parsial berpengaruh secara signifikan terhadap tingkat bagi hasil deposito *mudharabah*. Sedangkan *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) secara parsial tidak berpengaruh signifikan terhadap tingkat bagi hasil deposito *mudharabah*. Secara simultan *Capital Adequacy Ratio* (CAR), *Financing to Deposits Ratio* (FDR), *Non Performing Financing* (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Return on Assets* (ROA) berpengaruh signifikan terhadap tingkat bagi hasil deposito *mudharabah*. Hasil analisis koefisien determinasi menunjukkan besarnya *Capital Adequacy Ratio* (CAR), *Financing to Deposits Ratio* (FDR), *Non Performing Financing* (NPF), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Return on Assets* (ROA) terhadap tingkat bagi hasil deposito *mudharabah* sebesar 53,7% dan sisanya sebesar 46,3% dipengaruhi oleh faktor lain.

Kata Kunci : CAR, FDR, NPF, BOPO, ROA, Tingkat Bagi Hasil Deposito Mudharabah

ABSTRACT

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Financing Deposits to Ratio (FDR), Non Performing Financing (NPF), Operational Cost to Operating Income (BOPO) and Profitability as measured by Return on Assets (ROA) the results of mudharabah deposits at Sharia Commercial Bank in Indonesia period 2010 - 2017. The data used in this study is sharia banking data in 2010 - 2017. The sampling technique used in this study is purposive sampling, with the number of samples of 12 Sharia Commercial Banks recorded in the Financial Services Authority (OJK). This study uses computer program SPSS version 24.0. The results of this study indicate that the Financing to Deposits Ratio (FDR) and Return on Assets (ROA) partially significantly influence the level of profit sharing of mudharabah deposits. While the Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Operational Cost to Operating Income (BOPO) partially no significant effect on the level of profit sharing of mudharabah deposits. Simultaneously Capital Adequacy Ratio (CAR), Financing to Deposits Ratio (FDR), Non Performing Financing (NPF), Operational Cost to Operating Income (BOPO) and Return on Assets (ROA) have significant effect on profit sharing rate of mudharabah deposit. The result of determination coefficient analysis shows the amount of Capital Adequacy Ratio (CAR), Financing to Deposits Ratio (FDR), Non Performing Financing (NPF), Operating Cost to Operating Income (BOPO) and Return on Assets (ROA) to Mudharabah Deposit Interest Rate 53.7% and the remaining 46.3% influenced by other factors.

Keywords: CAR, FDR, NPF, BOPO, ROA, Profit Sharing Rate Mudharabah Deposits