

**PENGARUH *RETURN ON ASSETS* DAN *FINANCING TO DEPOSIT RATIO* TERHADAP TINGKAT BAGI HASIL DEPOSITO *MUDHARABAH***

(Studi Pada PT. Bank Syariah Mandiri Periode 2010-2017)

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**ABSTRAK**

Tujuan penelitian ini adalah untuk menguji pengaruh *Return on Assets* (ROA) dan *Financing to Deposit Ratio* (FDR) terhadap tingkat bagi hasil deposito *mudharabah*. Penelitian ini diambil karena masih terdapat perbedaan penelitian antarapenelitian yang satu dengan yang lain serta terdapat perbedaan antara keadaanriilnya dari data penelitian dengan teori yang ada.

Metode yang digunakan dalam penelitian ini yaitu metode penelitian deskriptif dan verifikatif. Penelitian ini dilakukan dengan menggunakan data sekunder. Teknik sampel yang digunakan adalah *non probability sampling*. Semua anggota populasi digunakan sebagai sampel. Istilah lain sampel jenuh adalah sensus, dimana semua anggota populasi dijadikan sampel. Metode analisis yang digunakan adalah analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa secara simultan *Return on Assets* (ROA) dan *Financing to Deposit Ratio* (FDR) berpengaruh dan signifikan terhadap tingkat bagi hasil deposito *mudharabah* pada  $\alpha = 0,000$ . Secara parsial variabel *Return on Assets* (ROA) berpengaruh positif dan signifikan terhadap tingkat bagi hasil deposito *mudharabah* pada  $\alpha = 0,000$ . *Financing to Deposit Ratio* (FDR) berpengaruh negatif dan signifikan terhadap tingkat bagi hasil deposito *mudharabah* pada  $\alpha = 0,000$ . Nilai koefisien determinasi ( $R^2$ ) dalam penelitian ini sebesar 0,713 yang artinya kemampuan variabel bebas dalam menjelaskan variasi variabel terikat sebesar 71,3% sedangkan sisanya sebesar 28,7% dijelaskan oleh variabel bebas lain diluar model.

**Kata kunci:** *Return on Assets* (ROA) dan *Financing to Deposit Ratio* (FDR) tingkat bagi hasil deposito *mudharabah*

# **THE EFFECT OF RETURN ON ASSETS AND FINANCING TO DEPOSIT RATIO ON LEVEL OF PROFIT SHARING MUDARABA DEPOSITS**

**(Study on PT. Bank Syariah Mandiri Period 2010-2017)**

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## **ABSTRACT**

*The aims of this study are to analyze the effect of Return on Assets (ROA) and Financing to Deposit Ratio (FDR) on level of profit sharing mudaraba deposits. This study was taken because there are still differences between the research study with each other and there is a difference between the real state of research study with each other and there is a difference between the real of research data with existing theory.*

*The method used in this research is descriptive and verification methods. This research was conducted using secondary data. Sampling technique used was non probability sampling. All member populatons are used as samples. Another term saturated sample is the cencus, where all members of the population are samoled. The analysis method used is multiple linear regression analysis.*

*The results of the study revealed thatsimultaneouslythere was an effect and insignificant of Return on Assets (ROA) andFinancing to Deposit Ratio (FDR) on level of profit sharing mudaraba deposits at  $\alpha = 0.000$ . Partially Return on Assets (ROA) had a positive and insignificant effect on level of profit sharing mudaraba deposits at  $\alpha = 0,000$ . Financing to Deposit Ratio (FDR) had a negatif and significant effect on level of profit sharing mudaraba deposits at  $\alpha = 0.000$ . The determination coefficient (R2) in this study was 0,713 which imply that the ability of independent variables in explaining the variation of the dependent variable was 71,3% while the remaining 28,7% was explained by other independent variables outside the model.*

**Keywords:** *Return on Assets (ROA), Financing to Deposit Ratio (FDR), level of profit sharing mudaraba deposits*