

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Return On Asset, Financing To Deposit Ratio* dan Biaya Operasional terhadap Pendapatan Operasional terhadap tingkat bagi hasil deposito *mudharabah* dan tingkat profitabilitas.

Populasi dalam penelitian ini di peroleh menggunakan metode *purposive sampling* pada bank umum syariah yang terdaftar di BI periode 2014-2017. berdasarkan kriteria yang telah di tentukan diperoleh 11 bank umum syariah, sehingga terdapat 44 data penelitian. Metode analisis yang digunakan adalah analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa ROA berpengaruh positif dan signifikan terhadap profitabilitas yang di wakili oleh ROE yang berarti peningkatang jumlah aset pada bank umum syariah akan memberikan dampak yang positif terhadap kinerja bank umum syariah, sedangkan pada tingkat bagi hasil deposito *mudharaba* berpengaruh negatif dan signifikan yang artinya meningkatnya jumlah pembiayaan bagi hasil akan menurunkan nilai ROA dan sebaliknya. FDR berpengaruh negatif dan signifikan terhadap profitabilitas dan berpengaruh positif dan signifikan terhadap tingkat bagi hasil deposito *mudharabah* artinya semakin besar penyaluran dana ke pembiayaan maka akan semakin tinggi laba yang akan dihasilkan sehingga tingkat bagi hasil akan meningkat. BOPO tidak berpengaruh terhadap profitabilitas maupun tingkat bagi hasil deposito *mudharabah*.

**Kata Kunci:** Tingkat Bagi Hasil Deposito *Mudharabah*, profitabilitas, *Return On Asset, Financing To Deposit Ratio*, BOPO



## ABSTRACT

This research aimed to examine the effect of Return On Asset, Financing To Deposit Ratio and Operating Costs on Operating Income to the level of profit sharing of mudharabah deposit and the level of profitability.

The population was Islamic banks which were listed on Bank Indonesia 2014-2017. While, the data collection technique used purposive sampling, in which the sample was based on criteria given. In line with, there were 11 Islamic banks as sample with 44 research data. Moreover, the data analysis technique used multiple linear regression.

The research result concluded ROA had positive and significant effect on profitability which was represented by ROE. It meant, the increase of asset in sharia commercial banks gave positive effect on the performance of Islamic commercial banks. On the other hand, the profit sharing rate of mudharabah deposit had negative and significant effect on the performance of Islamic commercial banks. In other words, the increase of profit sharing financing reduced the value of ROA and vice versa. Moreover, FDR had negative and significant effect on the profitability, meanwhile it had positive and significant effect on the level of profit sharing of mudharabah deposit. It meant, the greater the distribution of fund on financing, the higher profit would be generated. As consequence, the profit sharing rate would like to be increased. In addition, BOPO did not affect the profitability or profit sharing rate of mudharabah deposit.

**Keyword:** Mudharabah Deposit, Profitability, Return On Asset, Financing To Deposit Ratio, BOPO

