

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *return on asset, financing to deposit ratio*, biaya operasional pendapatan operasional (BOPO), inflasi dan suku bunga (*BI rate*) terhadap tingkat bagi hasil deposito *mudharabah*.

Populasi dalam penelitian ini diperoleh dengan menggunakan metode *purposive sampling* pada bank umum syariah yang menyajikan laporan keuangan triwulan pada tahun 2012-2015 dan berdasarkan kriteria yang telah ditentukan maka diperoleh sampel sebanyak 6 bank umum syariah, sehingga terdapat 96 data penelitian. Metode analisis yang digunakan adalah analisis regresi linier berganda dengan alat bantu aplikasi SPSS (*Statistical Product and Service Solutions*).

Hasil penelitian menunjukkan bahwa BOPO berpengaruh positif terhadap tingkat bagi hasil deposito *mudharabah* dengan koefisien regresi sebesar 0,044 dan tingkat signifikansi 0,013. Sedangkan *variabel return on asset, financing to deposit ratio*, inflasi dan suku bunga (*BI rate*) tidak berpengaruh terhadap tingkat bagi hasil deposito *mudharabah*.

**Kata kunci:** *Return On Asset, Financing To Deposit Ratio*, BOPO, Inflasi, Suku Bunga (*BI rate*) dan Tingkat Bagi Hasil



## **ABSTRACT**

*This research is aimed to examine the influence of return on assets, financing to deposit ratio, operating cost to operating income (BOPO), inflation and interest rate (BI rate) to the profit sharing level of mudharaba deposits.*

*The population has been obtained by using purposive sampling method at syariah commercial bank which presents quarterly financial statement in 2012-2015 periods and based on the predetermined criterion, 6 samples of syariah banks have been selected as samples, so there are 96 research data. The analysis method has been run by using multiple linear regression analysis and the SPSS (Statistical Product and Service Solutions).*

*The result shows that BOPO gives positive influence to the profit sharing level of mudharaba deposit with its regression coefficient of 0.044 and its significance level of 0,013. Meanwhile, return on assets, financing to deposit ratio, inflation and interest rate (BI rate) do not give any influence to the profit sharing level of mudharaba deposits.*

*Keywords: Return on Asset, financing to deposit ratio, BOPO, inflation, interest rate (BI Rate), profit sharing*

