

ABSTRAK

Penelitian ini ditujukan untuk mengetahui secara simultan maupun parsial variabel apa saja yang mempengaruhi tingkat bagi hasil deposito mudharabah. Adapun variabel-variabel tersebut adalah Return On Asset (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO), Suku Bunga, Inflasi, dan Non Performing Financing (NPF).

Pengumpulan data menggunakan teknik sampling pada Bank Indonesia yang telah dipublikasikan pada periode 2008-2013. Penelitian ini menggunakan analisis regresi berganda untuk menguji variabel-variabel independen terhadap tingkat bagi hasil deposito mudharabah.

Hasil penelitian menunjukkan bahwa secara simultan variabel return on asset, BOPO, suku bunga, inflasi dan NPF berpengaruh secara signifikan terhadap tingkat bagi hasil deposito mudharabah. Sedangkan secara parsial ROA dan inflasi berpengaruh negatif dan signifikan, suku bunga berpengaruh positif dan signifikan, serta BOPO dan NPF tidak berpengaruh signifikan terhadap tingkat bagi hasil deposito mudharabah.

Kata-kata Kunci: *ROA, BOPO, Suku Bunga, Inflasi, NPF, dan Bagi Hasil Deposito Mudharabah*

ABSTRACT

This study aims to determine simultaneously or partially, variable that affect toward profit sharing of Mudharabah's deposits. As these variables are Return On Asset (ROA), Operational Cost on Operating Income, Interest Rate, Inflation, and also Non Performing Financing (NPF).

We use sampling techniques to collect the data from Bank Indonesia which have been published on 2008 until 2013. This research use multiple regression analysis to examine the independent variables on profit sharing of Mudharabah's deposits.

The result simultaneously showed that variabel Return On Asset, Operation Cost on Operating Income, Interest Rate, Inflation, and Non Performing Financing (NPF) significantly take effect on profit sharing of Mudharabah's deposits. While partially, ROA and Inflation have a significant negative effect, Interest Rate influenced positively and significantly, then BOPO and NPF haven't significantly effect for profit sharing of mudharabah deposits.

Keywords : *Return On Asset (ROA), BOPO, Interest Rate, Inflation, NPF, and Profit Sharing Mudharabah Deposits.*