

ABSTRAK

Skripsi dengan judul “Pengaruh *Financing To Deposit Ratio (FDR)*, Jumlah Uang Kartal Dan *Product Domestic Bruto (PDB)* Terhadap *Deposito Mudharabah* PT Bank BRI Syariah Periode 2010-2020” ini ditulis oleh Fenti Nurjanah, NIM. 12401173218, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, Pembimbing Dr. Binti Nur Asiyah, M.Si.

Penelitian ini dilatar belakangi oleh adanya nilai Deposito Mudharabah PT Bank BRI Syariah periode tahun 2010-2020 sangat stabil dan cenderung mengalami peningkatan. Deposito *Mudharabah* merupakan salah satu rasio yang digunakan untuk mengukur asset suatu Bank. Variabel yang digunakan dalam penelitian ini dan diduga mempengaruhi Deposito *Mudharabah* yaitu *Financing to Deposit Ratio*, Jumlah Uang Kartal dan *Product Domestic Bruto*.

Rumusan masalah dalam penelitian ini adalah: (1) Apakah terdapat pengaruh signifikan antara *Financing to Deposit Ratio* terhadap Deposito *Mudharabah* (2) Apakah terdapat pengaruh signifikan antara Jumlah Uang Kartal terhadap Deposito *Mudharabah*? (3) Apakah terdapat pengaruh signifikan antara *Product Domestic Bruto* terhadap Deposito *Mudharabah*? (4) Apakah terdapat pengaruh signifikan antara *Financing to Deposit Ratio*, Jumlah Uang Kartal, dan *Product Domestic Bruto* terhadap Deposito *Mudharabah*?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Jumlah sampel dalam penelitian ini sebanyak 11 sampel yang diambil dari laporan keuangan tahunan Bank BRI Syariah tahun 2010-2020. Teknik sampling yang digunakan adalah teknik nonprobability sampling dengan metode purposive sampling. Sedangkan metode pengumpulan data menggunakan data sekunder yang dianalisis dengan menggunakan regresi linear berganda untuk membuktikan hipotesis penelitian.

Hasil penelitian yang dilakukan dengan SPSS 16.0 menunjukkan bahwa: (1) *Financing to Deposit Ratio* berpengaruh positif tidak signifikan terhadap Deposito *Mudharabah*; (2) Jumlah Uang Kartal berpengaruh positif tidak signifikan terhadap Deposito *Mudharabah*; (3) *Product Domestic Bruto* berpengaruh positif secara signifikan terhadap Deposito *Mudharabah*; (4) *Financing to Deposit Ratio*, Jumlah Uang Kartal, dan *Product Domestic Bruto* berpengaruh secara signifikan terhadap Deposito *Mudharabah*.

Kata Kunci: *Financing to Deposit Ratio (FDR)*, Jumlah Uang Kartal, *Product Domestic Bruto (PDB)*, Deposito *Mudharabah*

ABSTRACT

The thesis titled "Effect of Financing To Deposit Ratio (FDR), Amount of Money Kartal And Gross Domestic Product (GDP) On Deposits Mudharabah PT Bank BRI Syariah Period 2010-2020" was written by Fenti Nurjanah, NIM. 12401173218, Faculty of Islamic Economics and Business, Department of Sharia Banking, State Islamic Institute of Tulungagung, Advisor Dr. Binti Nur Asiyah, M.Si.

This research is motivated by the value of Deposits Mudharabah PT Bank BRI Syariah period 2010-2020 is very stable and tends to increase. Mudharabah deposit is one of the ratios used to measure a Bank's assets. The variables used in this study and allegedly affect Mudharabah Deposits are Financing to Deposit Ratio, Kartal Money Amount and Gross Domestic Product.

The problem formulation in this study is: (1) Is there a significant influence between Financing to Deposit Ratio to Mudharabah Deposit (2) Is there a significant influence between Kartal Money Amount to Mudharabah Deposit? (3) Is there a significant influence between Gross Domestic Product on Mudharabah Deposits? (4) Is there a significant influence between Financing to Deposit Ratio, Kartal Money Amount, and Gross Domestic Product on Mudharabah Deposit?

This research uses quantitative approach with associative research type. The number of samples in this study as many as 11 samples taken from the annual financial report of Bank BRI Syariah in 2010-2020. Sampling technique used is nonprobability sampling technique with purposive sampling method. While the method of data collection uses secondary data that is analyzed by using multiple linear regressions to prove research hypotheses.

The results of research conducted with SPSS 16.0 show that: (1) Financing to Deposit Ratio has an insignificant positive effect on Mudharabah Deposits; (2) The amount of Kartal Money shall have an insignificant positive effect on Mudharabah Deposits; (3) Gross Domestic Product has a significant positive effect on Mudharabah Deposits; (4) Financing to Deposit Ratio, Amount of Money Kartal, and Gross Domestic Product significantly affect Mudharabah Deposits.

Keywords: Financing to Deposit Ratio (FDR), Amount of Money Kartal, Gross Domestic Product (GDP), Mudharabah Deposits