

ABSTRAK

Skripsi dengan judul “*Pengaruh Financing to Deposit Ratio, Non Performing Financing dan Biaya Operasional Pendapatan Operasional Terhadap Deposito Mudharabah Pada Bank Muamalat Indonesia*” ini ditulis oleh Ulvi Choirina Fathur Rahmah NIM 12401183146 Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung, Dosen Pembimbing Prof.Dr.Agus Eko Sujianto.,S.E.,M.M

Penelitian ini dilatarbelakangi oleh deposito mudharabah di Bank Muamalat Indonesia dari periode 2013-2021 mengalami pergerakan yang fluktuatif, dibutuhkan kinerja yang baik untuk terus meningkatkan penyaluran deposito mudharabah.

Tujuan dalam penelitian ini yaitu: (1) untuk menguji pengaruh Financing to Deposit Ratio terhadap Deposito Mudharabah pada Bank Muamalat Indonesia, (2) untuk menguji pengaruh Non Performing Financing terhadap Deposito Mudharabah pada Bank Muamalat Indonesia, (3) untuk menguji pengaruh Biaya Operasional Pendapatan Operasional terhadap Deposito Mudharabah pada Bank Muamalat Indonesia dan (4) untuk menguji pengaruh Financing to Deposit Ratio, Non Performing Financing dan Biaya Operasional Pendapatan Operasional Terhadap Deposito Mudharabah Pada Bank Muamalat Indonesia.

Pendekatan yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan data menggunakan data sekunder, yang diperoleh dari laporan triwulan dari tahun 2013-2021 sejumlah 36 data dengan teknik pengambilan sampel yang digunakan ialah purposive sampling. Pengolahan data yang digunakan yaitu SPSS 26. Teknik analisis data yang digunakan dalam penelitian ini adalah uji asumsi klasik, regresi linier berganda, uji hipotesis, dan uji koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa: (1) terdapat pengaruh dan signifikan antara variabel Financing to Deposit Ratio terhadap Deposito Mudharabah pada Bank Muamalat Indonesia, (2) tidak terdapat pengaruh dan tidak signifikan antara variabel Non Performing Financing terhadap Deposito Mudharabah pada Bank Muamalat Indonesia, (3) terdapat pengaruh dan signifikan antara variabel Biaya Operasional Pendapatan Operasional terhadap Deposito Mudharabah pada Bank Muamalat Indonesia dan (4) terdapat pengaruh dan signifikan antara variabel Financing to Deposit Ratio, Non Performing Financing dan Biaya Operasional Pendapatan Operasional Terhadap Deposito Mudharabah Pada Bank Muamalat Indonesia.

Kata Kunci: *Biaya Operasional Pendapatan Operasional, Deposito Mudharabah, Financing to Deposit Ratio dan Non Performing Financing*

ABSTRACT

Thesis with the title "The Influence of Financing to Deposit Ratio, Non Performing Financing and Operational Cost Operational Income on Mudharabah Deposits at Bank Muamalat Indonesia" was written by Ulvi Choirina Fathur Rahmah NIM 12401183146 Department of Islamic Banking, Faculty of Economics and Islamic Business, UIN Sayyid Ali Rahmatullah Tulungagung, Supervisor Prof.Dr.Agus Eko Sujianto.,S.E.,M.M

This research is motivated by mudharabah deposits at Bank Muamalat Indonesia from the period 2013-2021 experiencing fluctuating movements, good performance is needed to continue to increase the distribution of mudharabah deposits.

The objectives of this study are: (1) to examine the effect of Financing to Deposit Ratio on Mudharabah Deposits at Bank Muamalat Indonesia, (2) to examine the effect of Non-Performing Financing on Mudharabah Deposits at Bank Muamalat Indonesia, (3) to examine the effect of Operating Costs Operational Income on Mudharabah Deposits at Bank Muamalat Indonesia and (4) to examine the effect of Financing to Deposit Ratio, Non-Performing Financing and Operational Costs Operating Income on Mudharabah Deposits at Bank Muamalat Indonesia.

The approach used in this research is a quantitative approach with the type of associative research. The data collection technique used secondary data, which was obtained from the quarterly reports from 2013-2021 a total of 36 data with the sampling technique used was purposive sampling. The data processing used is SPSS 26. The data analysis technique used in this research is the classical assumption test, multiple linear regression, hypothesis testing, and the coefficient of determination test.

The results of this study indicate that: (1) there is a significant and significant effect between the variable Financing to Deposit Ratio on Mudharabah Deposits at Bank Muamalat Indonesia, (2) there is no and insignificant effect between the variables of Non Performing Financing on Mudharabah Deposits at Bank Muamalat Indonesia, (3) there is a significant and significant effect between the variables of Operating Costs Operating Income on Mudharabah Deposits at Bank Muamalat Indonesia and (4) there is a significant and significant effect between the variables of Financing to Deposit Ratio, Non-Performing Financing and Operating Costs Operating Income on Mudharabah Deposits at Bank Muamalat Indonesia.

Keywords: Financing to Deposit Ratio, Mudharabah Deposits, Non Performing Financing, and Operating Costs Operating Income