

## ABSTRAK

Skripsi dengan judul “Pengaruh Tingkat Bagi Hasil, *Financing to Deposit Ratio*, *BI-7 Day (Reverse) Repo Rate* dan Inflasi Terhadap Deposito *Mudharabah* BCA Syariah Periode 2013-2020”. Ini ditulis oleh Nur Elda Softiyana, Jurusan Perbankan Syariah, NIM. 17401163368 dibimbing oleh Dr. Deny Yudiantoro, S.A.P., M.M.

Penelitian ini dilatarbelakangi oleh, pertumbuhan bank syariah sangat dipengaruhi oleh kemampuan dalam menghimpun dana masyarakat. Salah satu produk penghimpunan dana yang ada di Bank BCA Syariah adalah deposito *mudharabah*. Deposito *Mudharabah* berkaitan erat dengan bagi hasil yang diberikan kepada para nasabah. Selain dipengaruhi oleh faktor internal bank itu sendiri, perbankan syariah juga dipengaruhi oleh indikator-indikator yang lain, seperti *Financing to Deposit Ratio*, *BI-7 Day (Reverse) Repo Rate* dan Inflasi.

Tujuan dari penelitian ini adalah untuk menguji: (1) tingkat bagi hasil secara signifikan berpengaruh terhadap deposito *mudharabah* BCA Syariah periode 2013-2020, (2) *Financing to Deposit Ratio* secara signifikan berpengaruh terhadap deposito *mudharabah* BCA Syariah periode 2013-2020, (3) *BI-7 Day (Reverse) Repo Rate* secara signifikan berpengaruh terhadap deposito *mudharabah* BCA Syariah periode 2013-2-2020, (4) inflasi secara signifikan berpengaruh terhadap deposito *mudharabah* di bank BCA Syariah periode 2013-2020, (5) tingkat bagi hasil, *Financing to Deposit Ratio*, *BI-7 Day (Reverse) Repo Rate* dan inflasi secara bersama-sama mempengaruhi deposito *mudharabah* BCA Syariah periode 2013-2020.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Pengambilan sampel dengan teknik *non probability sampling* yaitu *sampling jenuh*. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan keuangan triwulan Bank BCA Syariah dan Bank Indonesia periode 2013-2020. Analisis data dilakukan dengan teknik analisis regresi linier berganda yang diolah menggunakan *software* pengolah data statistik SPSS 25.

Hasil pengujian menunjukkan bahwa: (1) Tingkat bagi hasil berpengaruh positif signifikan terhadap deposito *mudharabah* BCA Syariah periode 2013-2020, (2) *Financing to Deposit Ratio* berpengaruh positif tidak signifikan terhadap deposito *mudharabah* BCA Syariah periode 2013-202, (3) *BI-7 Day (Reverse) Repo Rate* berpengaruh positif tidak signifikan terhadap deposito *mudharabah* BCA Syariah periode 2013-2020, (4) Inflasi berpengaruh positif signifikan terhadap deposito *mudharabah* BCA Syariah periode 2013-2020, (5) Tingkat bagi hasil, *Financing to Deposit Ratio*, *BI-7 Day (Reverse) Repo Rate* dan inflasi secara simultan berpengaruh signifikan terhadap deposito *mudharabah* BCA Syariah periode 2013-2020.

**Kata Kunci:** Bagi Hasil, *Financing to Deposit Ratio*, *BI-7 Day (Reverse) Repo Rate*, Inflasi dan Deposito *Mudharabah*

## **ABSTRACT**

*The thesis with the title “Influence of Profit Sharing Rate, Financing to Deposit Ratio, BI-7 Day (Reverse) Repo Rate, and Inflation on Mudharabah Deposits at BCA Syariah Bank for the 2013-2020 Period” This was written by Nur Elda Softiyana, Department of Islamic Banking, NIM. 17401163368, supervised by Dr. Deny Yudiantoro, S.A.P., M.M.*

*This research is motivated by the existence, the growth of Islamic banks is strongly influenced by the ability to collect public funds. One of the fundraising products available at BCA Syariah is a mudharabah deposits. Mudharabah deposits are closely related to the profit sharing given to customer. Apart from being influenced by the internal factors of the bank itself, Islamic banking is also influenced by other indicators such as the financing to deposit ratio, BI-7 Day (Reverse) Repo Rate and inflation.*

*The purpose of this research is to test: (1) Profit sharing rate significant effect the mudharabah deposits of bank BCA Sharia for the period 2013-2020, (2) Financing to Deposit Ratio significant effect the mudharabah deposits of bank BCA Sharia for the period 2013-2020, (3) BI-7 Day (Reverse) Repo Rate significant effect the mudharabah deposits of bank BCA Sharia for the period 2013-2020, (4) Inflation significant effect the mudharabah deposits of bank BCA Sharia for the period 2013-2020, (5) Profit sharing rate, Financing to Deposit Ratio, BI-7 Day (Reverse) Repo Rate and inflation together and significant effect the mudharabah deposits of bank BCA Sharia for the period 2013-2020.*

*This research uses a quantitative approach with associative research type. Sampling using non probability sampling technique, namely saturated sampling. The data used in this research is secondary data obtained from the quarterly financial reports of BCA Sharia Bank and Indonesian Bank for the period 2013-2020. With multiple linear regression analysis techniques that are processed using statistical data processing software SPSS 25.*

*The results of the study state that: (1) The rate of profit sharing have a significant positive effect on mudharabah deposits at BCA Sharia Bank for the period 2013-2020, (2) Financing to Deposit Ratio have no significant positive effect on mudharabah deposits at BCA Sharia Bank for the period 2013-2020, (3) BI-7 Day (Reverse) Repo Rate have no significant positive effect on mudharabah deposits at BCA Sharia Bank for the period 2013-2020, (4) The inflation has significant positive effect on mudharabah deposits at BCA Sharia Bank for the period 2013-2020, (5) The rate of profit sharing, Financing to Deposit Ratio, BI-7 Day (Reverse) Repo Rate and inflation simultaneously have a significant effect on mudharabah deposits at BCA Sharia Bank for the period 2013-2020.*

**Keywords:** *Profit Sharing Rate, Financing to Deposit Ratio, BI-7 Day (Reverse) Repo Rate, Inflation, and Mudharabah Deposits.*