

## ABSTRAK

Tesis dengan judul “Pengaruh Nisbah Bagi Hasil, *Non Performing Financing*, *Capital Adequacy Ratio*, dan *Financing To Deposit Ratio* Terhadap Jumlah Deposito Mudarabah Dengan Inflasi Sebagai Variabel Intervening Pada Bank Umum Syariah di Indonesia, Magister Ekonomi Syariah Pascasarjana Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dibimbing oleh Prof. Dr. Agus Eko Sujianto, S.E., M.M. dan Dr. H. Dede Nurohman, M.Ag.

Penelitian ini dilatarbelakangi oleh menurunnya jumlah deposito mudarabah pada perbankan di Indonesia dan adanya perbedaan hasil penelitian terdahulu yang cenderung tidak konsisten terkait variabel yang diduga dapat mempengaruhi jumlah simpanan deposito mudarabah. Maka dari itu peneliti ingin meninjau kembali faktor apa saja yang dapat mempengaruhi jumlah deposito mudarabah pada perbankan syariah di Indonesia periode 2011 hingga 2020.

Rumusan masalah pada penelitian ini adalah (1) Bagaimana pengaruh nisbah bagi hasil terhadap jumlah deposito mudarabah?, (2) Bagaimana pengaruh *non performing financing* terhadap jumlah deposito mudarabah?, (3) Bagaimana pengaruh *capital adequacy ratio* terhadap jumlah deposito mudarabah?, (4) Bagaimana pengaruh *financing to deposit ratio* terhadap jumlah deposito mudarabah, (5) Bagaimana pengaruh inflasi sebagai variabel intervening dalam hubungan nisbah bagi hasil terhadap jumlah deposito mudarabah?, (6) Bagaimana pengaruh inflasi sebagai variabel intervening dalam hubungan *non performing financing* terhadap jumlah deposito mudarabah?, (7) Bagaimana pengaruh inflasi sebagai variabel intervening dalam hubungan *capital adequacy ratio* terhadap jumlah deposito mudarabah?, (8) Bagaimana pengaruh inflasi sebagai variabel intervening dalam hubungan *financing to deposit ratio* terhadap jumlah deposito mudarabah?

Penelitian ini bertujuan untuk menguji faktor apa saja yang yang diduga dapat mempengaruhi jumlah simpanan deposito mudarabah. Pendekatan penelitian ini adalah kuantitatif dengan jenis penelitian asosiatif dengan sampel yang digunakan adalah *annual report* dari 12 Bank Umum Syariah di Indonesia dengan 10 tahun periode pengamatan, jadi data yang digunakan 120 data sampel. Jenis data yang digunakan adalah data sekunder. Analisis data menggunakan *path analysis* atau analisis jalur dengan alat analisis yaitu SPSS.

Hasil penelitian ini menunjukkan bahwa setelah dilakukan analisis jalur ditemukan (1) Nisbah bagi hasil berpengaruh positif dan signifikan terhadap jumlah deposito mudarabah. (2) *Non performing financing* berpengaruh positif dan signifikan terhadap jumlah deposito mudarabah. (3) *Capital adequacy ratio* tidak berpengaruh terhadap jumlah deposito mudarabah. (4) *Financing to deposit ratio* berpengaruh positif signifikan terhadap jumlah deposito mudarabah. (5) Nisbah bagi hasil tidak berpengaruh terhadap inflasi. (6) *Non performing financing* berpengaruh positif signifikan terhadap inflasi. (7) *Capital adequacy ratio* berpengaruh positif signifikan terhadap inflasi. (8) *financing to deposit ratio* berpengaruh positif signifikan terhadap inflasi.

Kata Kunci : Nisbah Bagi Hasil, NPF, CAR, FDR, Inflasi

## **ABSTRACT**

*The thesis titled "The Effect of Profit Sharing Ratio, Non-Performing Financing, Capital Adequacy Ratio, and Financing To Deposit Ratio on the Amount of Mudarabah Deposits With Inflation as an Intervening Variable in Islamic Commercial Banks in Indonesia, Sayyid Ali Rahmatullah Tulungagung's Master of Islamic Economics Postgraduate Islamic State University by Prof. Dr. Agus Eko Sujianto, S.E., M.M. and Dr. H. Dede Nurohman, M.Ag.*

*This research is motivated by the decline in the number of mudarabah deposits in banks in Indonesia. There are differences in results that tend to be inconsistent from variables that are thought to affect the amount of mudharabah deposits. Therefore the researchers want to reconfirm what factors can influence the amount of mudharabah deposits in Islamic banking in Indonesia from 2011 to 2020.*

*The formulation of the problems in this study are (1) How does the profit sharing ratio affect the amount of mudarabah deposits?, (2) How does non-performing financing affect the amount of deposits?, (3) How does the capital adequacy ratio affect the amount of mudarabah deposits?, (4) How does the financing to deposit ratio affect the amount of mudarabah deposits, (5) What is the effect of inflation as an intervening variable in the relationship between profit sharing ratios and the amount of mudarabah deposits?, (6) What is the effect of inflation as an intervening variable in the relationship of non-performing financing to the amount of mudarabah deposits ?, (7) What is the effect of inflation as an intervening variable in the relation of capital adequacy ratio to the amount of mudarabah deposits?, (8) How is the effect of inflation as an intervening variable in the relation of financing to deposit ratio to the amount of mudarabah deposits?*

*This study aims to determine what factors are thought to influence the amount of mudharabah deposits. This research approach is quantitative with the type of associative research with the sample used is the annual report from 12 Islamic Commercial Banks in Indonesia with a 10 year observation period, so the data used is 120 sample data. The type of data used is secondary data. Data analysis uses path analysis or path analysis with the analytical tool SPSS.*

*The results of this study indicate that after conducting a path analysis is carried out it was found that (1) the profit sharing ratio has a positive and significant effect on the amount of mudarabah deposits. (2) Non-performing financing has a positive and significant effect on the amount of mudarabah deposits. (3) The capital adequacy ratio has no effect on the amount of mudarabah deposits. (4) Financing to deposit ratio has a significant positive effect on the amount of mudarabah deposits. (5) The profit sharing ratio has no effect on inflation. (6) Non-performing financing has a significant positive effect on inflation. (7) Capital adequacy ratio has a significant positive effect on inflation. (8) the financing to deposit ratio has a significant positive effect on inflation.*

*Keywords : Profit Sharing Ratio, NPF, CAR, FDR, Inflation*