ABSTRAK

Skripsi dengan judul “Pengaruh Kinerja terhadap Deposio Mudharabah dengan *Return On Assets* (ROA) Sebagai Variabel Moderasi pada Bank Umum Syariah Periode 2022-2024” yang ditulis oleh Dinda Febrianti, NIM. 126401201042, dibimbing oleh Bintis Ti’anatud Diniati, S.Pd., M.Sc.

Kata Kunci: Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF)*, Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR)*, Net Operating Margin* (NOM), Bagi Hasil, Deposito Mudharabah dan *Return On Assets* (ROA).

Penelitian ini dilatarbelakangi oleh pertumbuhan signifikan industri perbankan syariah, baik di Indonesia maupun secara global yang memicu peningkatan persaingan antarbank dalam menghimpun dana pihak ketiga. Untuk menarik minat nasabah, bank syariah perlu menunjukkan kinerja keuangan yang baik dan efisien. kinerja keuangan menjadi indikator penting dalam menilai efektivitas operasional bank, terutama dalam menghadapi tekanan persaingan dan risiko keuangan. Beberapa indikator keuangan seperti Biaya Operasional terhadap Pendapatan Operasional (BOPO), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Net Operating Margin (NOM), serta bagi hasil yang ditawarkan kepada nasabah, berperan penting dalam mencerminkan kesehatan dan efisiensi manajemen bank.

Tujuan penelitian ini untuk menganalisis pengaruh Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Non-Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), *Capital Adequancy Ratio* (CAR), *Net Operating Margin* (NOM) dan Bagi Hasil terhadap Deposio Mudharabah. Pengaruh Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Non-Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), *Capital Adequancy Ratio* (CAR), *Net Operating Margin* (NOM) dan Bagi Hasil terhadap Deposio Mudharabah dengan *Return On Assets* (ROA) Sebagai Variabel Moderasi.

Metode Penelitian dengan menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder yaitu laporan keuangan tahunan Bank Umum Syariah (BUS). Analisis yang digunakan dalam penelitian ini adalah *Moderated Regression Analysis* dengan menggunakan *software* SPSS versi 25.

Hasil analisis menunjukkan bahwa Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap Deposito Mudharabah, *Non-Performing Financing* (NPF) berpengaruh negatif dan signifikan terhadap Deposito Mudharabah, *Financing to Deposit Ratio* (FDR) positif dan tidak signifikan terhadap Deposito Mudharabah, *Capital Adequancy Ratio* (CAR) berpengaruh positif dan signifikan terhadap Deposito Mudharabah, *Net Operating Margin* (NOM) berpengaruh positif dan tidak signifikan terhadap Deposito Mudharabah, bagi hasil berpengaruh negatif dan signifikan terhadap Deposito Mudharabah. Sementara itu, *Non-Performing Financing* (NPF)*, Capital Adequacy Ratio* (CAR)*, Net Operating Margin* (NOM)dan bagi hasil yang dimoderasi oleh *Return On Assets* (ROA) berpengaruh terhadap Deposito Mudharabah. Sedangkan Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Financing to Deposit Ratio* (FDR) yang dimoderasi *Return On Assets* (ROA) tidak berpengaruh terhadap Deposito Mudharabah.

ABSTRACT

Thesis with the title " The Influence of Performance on Mudharabah Deposits with Return on Assets (ROA) as a Moderating Variable in Islamic Commercial Banks for the 2022-2024 Period” written by Dinda Febrianti, NIM. 126401201042, supervised by Bintis Ti’anatud Diniati, S.Pd., M.Sc.

Keywords: Operating Costs on Operating Income (BOPO), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Net Operating Margin (NOM), Profit Sharing, Mudharabah Deposits and Return On Assets (ROA).

This research is motivated by the significant growth of the Islamic banking industry, both in Indonesia and globally, which has triggered increased competition between banks in collecting third-party funds. To attract customers, Islamic banks need to demonstrate good and efficient financial performance. Financial performance is an important indicator in assessing the effectiveness of bank operations, especially in facing competitive pressures and financial risks. Several financial indicators such as Operating Costs to Operating Income (BOPO), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Net Operating Margin (NOM), and profit sharing offered to customers, play an important role in reflecting the health and efficiency of bank management.

The purpose of this study is to analyze the effect of Operating Costs on Operating Income (BOPO), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Net Operating Margin (NOM) and Profit Sharing on Mudharabah Deposits. The Effect of Operating Costs on Operating Income (BOPO), Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Net Operating Margin (NOM) and Profit Sharing on Mudharabah Deposits with Return On Assets (ROA) as a Moderating Variable.

The research method uses a quantitative approach with an associative research type. The data used in this study are secondary data, namely the annual financial reports of Islamic Commercial Banks (BUS). The analysis used in this study is Moderated Regression Analysis using SPSS software version 25. The results of the analysis show that Operating Costs to Operating Income (BOPO) have a negative and significant effect on Mudharabah Deposits, Non-Performing Financing (NPF) has a negative and significant effect on Mudharabah Deposits, Financing to Deposit Ratio (FDR) is positive and insignificant on Mudharabah Deposits, Capital Adequacy Ratio (CAR) has a positive and significant effect on Mudharabah Deposits, Net Operating Margin (NOM) has a positive and insignificant effect on Mudharabah Deposits, Profit Sharing have a negative and significant effect on Mudharabah Deposits. Meanwhile, Non-Performing Financing (NPF), Capital Adequacy Ratio (CAR), Net Operating Margin (NOM) and profit sharing moderated by Return On Assets (ROA) affect Mudharabah Deposits. Meanwhile, Operating Costs to Operating Income (BOPO) and Financing to Deposit Ratio (FDR) moderated by Return On Assets (ROA) do not affect Mudharabah Deposits.