

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), Suku Bunga Deposito, dan Inflasi terhadap Tingkat Bagi Hasil Deposito *Mudharabah* Bank Syariah di Indonesia (2011-2018). Objek pada penelitian ini adalah Bank Umum Syariah yang berjumlah 14 bank dan Unit Usaha Syariah yang berjumlah 20 bank. Penelitian ini menggunakan metode *Autoregressive Distributed Lag* (ARDL) dan Eviews 9 sebagai alat analisisnya. Hasil penelitian menunjukkan bahwa dalam jangka pendek variabel independen *Financing to Deposit Ratio* (FDR) tidak berpengaruh, *Non Performing Financing* (NPF) dan Suku Bunga Deposito berpengaruh negatif, dan Inflasi berpengaruh positif terhadap tingkat bagi hasil. Sedangkan dalam jangka panjang variabel FDR tidak berpengaruh, NPF dan Inflasi berpengaruh negatif, dan Suku Bunga Deposito berpengaruh positif terhadap tingkat bagi hasil.

Kata Kunci: Tingkat Bagi Hasil, Financing to Deposit Ratio, Non Performing Financing, Suku Bunga Deposito, Inflasi

ABSTRACT

This study aims to analyze the effect of Financing to Deposit Ratio (FDR), Non Performing Financing (NPF), Deposit Interest Rate, and Inflation on the Return Rate of Mudharabah Deposits of Islamic Banks in Indonesia (2011-2018). The objects of this research are Islamic Commercial Bank totaling 14 banks and Islamic Business Unit totaling 20 banks. This study used the Autoregressive Distributed Lag (ARDL) method and Eviews 9 as its analysis tool. The results showed that in the short term The independent variable Financing to Deposit Ratio (FDR) had no effect, The Non Performing Financing (NPF) and The Interest Rate of Deposit had a negative effect, and The Inflation had a positive effect on the rate of return. Whereas in the long run The FDR variable had no effect, The NPF and The Inflation had a negative effect, and The Interest Rate of Deposit had a positive effect on the rate of return.

Keywords: Rate of Return, Financing to Deposit Ratio, Non Performing Financing, Interest Rate of Deposit, inflation