

Factors Affecting Return Share Of Mudharabah Deposits Sharia Commercial Banks

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Abstract.

The specific purpose of this study is to determine the factors that affect the return for the results of Islamic Bank deposits. The approach used in this research is a quantitative approach. The data used in the form of secondary data in the form of time series originating from the website of the Financial Services Authority (OJK) with the link www.ojk.go.id regarding the amount of return for mudharabah deposit results, Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio and Inflation originating from the website of Bank Indonesia (BI) with the link www.bi.go.id. The population is monthly data from January 2016 to December 2019 period while the sample is annual data from 2016 to 2019. The research analysis conducted is multiple linear regression, classical assumption test (normality test, heteroscedasticity multicollinearity test and autocorrelation test), and test statistics (coefficient of determination (R²), statistical F test, and statistical t test). The results of this study are the variables of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and Inflation have a significant effect simultaneously (simultaneously) on the variable of Profit Sharing for Mudharabah Deposits for Islamic Commercial Banks.

Keywords: CAR, NPF, FDR, Inflation, Return Mudharabah

I. INTRODUCTION

The issuance of Law No. 7 of 1992 concerning Banking which was changed to Law No. 10 of 1998 concerning Banking explains the recognition of the existence of conventional banks and Islamic banks side by side [1]. The growth of Islamic Commercial Banks affects the development of Third Party Funds (DPK), especially mudharabah deposits. Products that will get a profit-sharing return are products that use the mudharabah principle, namely mudharabah savings and mudharabah deposits [2][3]. Deposits using the mudharabah principle are one type of investment in banks that use rupiah and foreign currencies and withdrawals can only be made at the time of deposit maturity and can be automatically extended [7]. Mudharabah deposits are fund deposits with the scheme of the owner of the fund entrusting his funds to be managed by the bank with the proceeds being divided between the owner of the funds and the bank at a ratio that has been agreed upon from the start [8]. Capital Adequacy Ratio (CAR) is a ratio that shows the bank's ability to maintain capital and the ability of bank management to minimize various risks that arise that can affect the amount of bank capital. Banks that have a good level of capital adequacy show indicators as a healthy bank [9]. The high capital owned by the bank increases the bank's ability to channel financing. CAR is used to calculate the amount of capital needed in bank operations and the amount of reserves to absorb losses that may occur. Provisions from Bank Indonesia state that the minimum CAR provision is 8% [7].

Non-performing financing (NPF) can be identified [10]. The NPF phenomenon is not desired by every bank, but the bank's business activities cannot be separated from various unpredictable risks. The problematic financing process is detrimental to the bank. This problem is caused by the failure of the debtor to pay the obligation to pay the principal installments of financing along with the profit sharing agreed by both parties in the financing agreement [6]. The size of the NPF shows the performance of a bank in its management and distribution. If the portion of non-performing financing grows, then this will ultimately reduce the income earned by the bank [11]. Financing to Deposit Ratio (FDR) is a ratio that is often used in assessing the level of bank liquidity. FDR provides an illustration of the amount of third party funds

distributed in the form of credit [12]. The high FDR indicates that the bank's liquidity is low because the higher the bank's FDR, the bank's risk of non-performing financing will also increase. So that banks will be vulnerable to crisis when there is a withdrawal of deposits from depositors simultaneously and in large amounts [13]. The low FDR ratio causes banks to have a lot of idle funds and lose the opportunity to earn high incomes and shows that the financial intermediary function at the bank is not working [1]

Inflation is a general and continuous increase in prices. From a monetary point of view, the high rate of inflation can disrupt the efforts of banks to provide funds to the public. The high rate of inflation raises the problem of uncertainty in the amount of mudharabah deposits, resulting in disruption of banking operational activities [14]. According to Islamic economists, inflation is very bad for the economy, such as disruption of the function of money, a decrease in the marginal propensity to save, an increase in the marginal propensity to consume, and a shift in investment from productive to non-productive [3]. Mudharabah deposit products at Islamic Commercial Banks continue to increase from year to year. This is influenced by the level of profit sharing provided to depositors which is more competitive than the profit sharing offered by Islamic Commercial Banks. The profit-sharing ratio for deposits will be higher than for ordinary savings products because the mudharabah deposit product is a term savings product. Profit sharing can be done in cash, or automatically credited to a savings or checking account, or added to the principal of the deposit. Several internal factors that affect the return on profit sharing from mudharabah deposits are Capital Adequacy Ratio, Non Performing Financing, and Financing to Deposit Ratio, while the external factor is inflation. The logic in determining profit sharing is income, the higher the income earned, the higher the return for the results. The following is the development of the profit-sharing return ratio, Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and inflation:

Table 1. Development of Deposit Profit Sharing Return, Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio and Inflation at Islamic Commercial Banks 2016-2019

Rasio (%)	2016	2017	2018	2019
<i>Return Bagi Hasil Deposito</i>	6.10	6.05	5.98	5.73
<i>Capital Adequacy Ratio</i>	15.95	17.91	20.39	20.59
<i>Non Performing Financing</i>	4.42	4.77	3.26	3.23
<i>Financing to Deposit Ratio</i>	85.99	79.61	78.53	77.91
Inflasi	3.02	3.61	3.13	2.72

From table 1 above, it can be seen that there is a phenomenon that is contrary to the existing theory, CAR has increased during 2016 to 2019, this means that Islamic Commercial Banks are growing and having a healthy capital adequacy ratio. NPF decreased during 2018 and 2019, this means that non-performing financing of Islamic Commercial Banks is decreasing and this is very good for the development of Islamic Commercial Banks. FDR decreased during 2016 to 2019, this means that Islamic Commercial Banks have a lot of idle funds and shows that the financial intermediary function at the bank is not running. Inflation decreased during 2018 and 2019, this means that Islamic Commercial Banks have a problem of uncertainty in the amount of mudharabah deposit deposits because deposit rates in conventional banking are higher and attractive than returns from Islamic banking, resulting in disruption of banking operational activities. Various phenomena that occur in CAR, NPF, FDR and Inflation are inversely proportional to the return on deposit yields which has decreased during 2016 to 2019. The specific purpose of this study is to determine the factors that affect the return for the results of Islamic Bank deposits. The urgency of this research is to be able to provide advice and input to the government and Islamic Commercial Bank actors in order to further improve their performance. Specific specifications related to this research scheme are discussions related to research topics, namely the development of Islamic Commercial Banks in Indonesia, especially regarding the Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio and Inflation.

II. METHODS

The approach taken in this study is a quantitative approach, because in measuring the data using a numerical scale (numbers). The data used in the form of secondary data in the form of time series originating from the website of the Financial Services Authority (OJK) with the link www.ojk.go.id regarding the

amount of return for mudharabah deposit results, Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio and Inflation originating from the website of Bank Indonesia (BI) with the link www.bi.go.id. The population is monthly data from January 2016 to December 2019 period while the sample is annual data from 2016 to 2019. In this study, there are 5 (five) research variables including the dependent variable (Y), namely the return for the return on mudharabah deposits which is the rate of return on bank customers' investments in the form of deposit funds.

The independent variable X1, namely the Capital Adequacy Ratio is the ratio used to calculate the capital adequacy of a bank. The independent variable X2, namely Non-Performing Financing is the ratio used to determine non-performing financing borne by banks based on the total financing disbursed by banks. The independent variable X3, namely the Financing to Deposit Ratio is the ratio used to determine the amount of financing disbursed by banks to third party funds collected by banks. The independent variable X4, namely Inflation is a continuous increase in the price of goods and services in general in a period usually (not one kind of goods and for a moment). Analysis of the research carried out were multiple linear regression, classical assumption test (normality test, multicollinearity test, heteroscedasticity test and autocorrelation test), and statistical test (coefficient of determination (R²), statistical F test, and statistical t test).

III. RESULT AND DISCUSSION

Normality test

Normality test aims to determine that the distribution of research data is normally distributed or not. The method used to test for normality is the One-Sample Kolmogorov-Smirnov Test method. The output results are:

		Unstandardized Residual
N		45
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	.17195484
	Absolute	.081
Most Extreme Differences	Positive	.081
	Negative	-.078
Kolmogorov-Smirnov Z		.543
Asymp. Sig. (2-tailed)		.929

a. Test distribution is Normal.

b. Calculated from data.

The basis for decision making for the normality test using the One-Sample Kolmogorov-Smirnov Test method is the significance value > 0.05 . Based on the research data that has been processed, the normality test obtained the asymp value. sig (2-tailed) is $0.929 > 0.05$, so according to the basis for decision making in the Kolmogorov-Smirnov normality test, it can be concluded that the data is normally distributed so that the assumptions or requirements for normality in the regression model have been met.

Multicollinearity Test

The multicollinearity test is used to determine whether there is a multicollinearity symptom in the regression equation, if there is a correlation between the independent variables. The output results are:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.306	1.252		1.842	.073		
Capital Adequacy Ratio	-.069	.040	-.409	-1.724	.092	.274	3.645
Non Performing Financing	-.209	.083	-.481	-2.522	.016	.425	2.353

Financing to Deposit Ratio	.048	.018	.471	2.600	.013	.471	2.125
Inflasi	.067	.093	.097	.720	.476	.854	1.171

a. Dependent Variable: Return Bagi Hasil Deposito

The basis for decision making for the multicollinearity test is the tolerance value is more than 0.1 and the VIF value is less than 10. Based on the research data that has been processed, the multicollinearity test obtained the tolerance value for the Capital Adequacy Ratio variable $0.274 > 0.1$, the Non Performing Financing variable $0.425 > 0.1$, the Financing variable to Deposit Ratio $0.471 > 0.1$ and Inflation Variable $0.854 > 0.1$. The VIF value of the Capital Adequacy Ratio variable is $3.645 < 10$, the Non Performing Financing variable is $2.353 < 10$, the Financing to Deposit Ratio variable is $2.125 < 10$ and the Inflation Variable $1.171 < 10$ so that it can be seen that the significance value of the independent variable is more than 0.05, so it can be concluded that the data does not occur symptoms multicollinearity.

Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. Heteroscedasticity test in this study was carried out by the Glejser test. The output results are:

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.452	.732		1.983	.054
Capital Adequacy Ratio	-.027	.023	-.327	-1.138	.262
Non Performing Financing	.004	.048	.020	.087	.931
Financing to Deposit Ratio	-.020	.011	-.408	-1.860	.070
Inflasi	-.054	.054	-.161	-.987	.329

a. Dependent Variable: Abs_res3

The basis for decision making for the heteroscedasticity test on the Glejser test is the significance value > 0.05 . Based on the research data that has been processed, in the Glejtser test, the significance value of the Capital Adequacy Ratio is $0.262 > 0.05$, the significance value of Non Performing Financing is $0.931 > 0.05$, the significance value of the Financing Deposit Ratio is $0.070 > 0.05$ and the inflation significance value is $0.329 > 0.05$ so that it can it is known that the significance value of the independent variable is more than 0.05, so it can be concluded that the data does not occur with heteroscedasticity symptoms.

Autocorrelation Test

Autocorrelation test is used to determine the presence or absence of autocorrelation in the regression model. The autocorrelation test was carried out using the Durbin Watson test. The output results are:

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.618 ^a	.381	.320	.18035	2.112

a. Predictors: (Constant), Inflasi, Financing to Deposit Ratio, Non Performing Financing, Capital Adequacy Ratio

b. Dependent Variable: Return Bagi Hasil Deposito

The basis for decision making for the autocorrelation test in the Durbin Watson test is $DU < DW < 4-DU$. Based on the research data that has been processed, the Durbin Watson test obtained the DW value of 2.112. So that $1.7200 < 2.112 < 2.6643$ which means that there is no autocorrelation symptom.

Multiple Linear Regression Test

The output results of the multiple linear regression test are:

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.306	1.252		1.842	.073
Capital Adequacy Ratio	-.069	.040	-.409	-1.724	.092
Non Performing Financing	-.209	.083	-.481	-2.522	.016
Financing to Deposit Ratio	.048	.018	.471	2.600	.013
Inflasi	.067	.093	.097	.720	.476

a. Dependent Variable: Return Bagi Hasil Deposito

The multiple linear regression equations obtained in this study are: $2.306 - 0.069 X_1 - 0.209 X_2 + 0.048 X_3 + 0.067 X_4$. The analysis is:

1. The Capital Adequacy Ratio variable has a negative regression coefficient of (-0.069) which means that if the Capital Adequacy Ratio increases by 1%, the Return on Profit Sharing for Islamic Commercial Bank Mudharabah Deposits will decrease by (-0.069%).
2. The Non-Performing Financing variable has a negative regression coefficient of (-0.209) which means that if the Non-Performing Financing increases by 1%, the Return on Profit Sharing for Sharia Commercial Bank Mudharabah Deposits will decrease by (-0.209%).
3. The variable Financing to Deposit Ratio has a positive regression coefficient of 0.048 which means that if Financing to Deposits increases by 1%, the Return on Profit Sharing for Mudharabah Deposits for Islamic Commercial Banks will increase by 0.048%.
4. Inflation variable has a positive regression coefficient of 0.067 which means that if inflation increases by 1%, the Return on Profit Sharing for Islamic Commercial Bank Mudharabah Deposits will increase by 0.067%.

Simultaneous Test (F test)

Simultaneous test (F test) aims to determine whether or not the influence of the independent variable on the dependent variable simultaneously (together). The output results are:

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	.802	4	.201	6.167	.001 ^b
Residual	1.301	40	.033		
Total	2.103	44			

a. Dependent Variable: Return Bagi Hasil Deposito

b. Predictors: (Constant), Inflasi, Financing to Deposit Ratio, Non Performing Financing, Capital Adequacy Ratio

The basis for the decision of the simultaneous test is the significance < 0.05 . Based on research data that has been processed in the simultaneous test (f test) it can be seen that the Fcount value is 6.167 and the Ftable value is 2.61, then $F_{count} > F_{table}$ ($6,167 > 2.61$). Significant value ($0.001 < 0.05$), then the variables Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio and Inflation have a significant effect simultaneously (simultaneously) on the variable Profit Sharing Profit Sharing on Mudharabah Deposits for Islamic Commercial Banks.

Partial Test (T test)

Partial test (t test) aims to determine whether or not the influence of the independent variable on the dependent variable is partially. The output results are:

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
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	B	Std. Error	Beta		
(Constant)	2.306	1.252		1.842	.073
Capital Adequacy Ratio	-.069	.040	-.409	-1.724	.092
1 Non Performing Financing	-.209	.083	-.481	-2.522	.016
Financing to Deposit Ratio	.048	.018	.471	2.600	.013
Inflasi	.067	.093	.097	.720	.476

a. Dependent Variable: Return Bagi Hasil Deposito

Based on the results of the partial test (t test) it is known:

1. The tcount value of the Capital Adequacy Ratio variable is (-1.724) and the ttable value is 1.68385, so $-tcount < -ttable$ ($(-1.724) < (-1.68385)$). The significance value of the Capital Adequacy Ratio is $0.092 > 0.05$. It is concluded that the Capital Adequacy Ratio variable does not partially have a significant effect on the Profit Sharing Return on Mudharabah Deposits for Islamic Commercial Banks.
2. The tcount value of the Non Performing Financing variable is (-2.522) and the ttable value is 1.68385, so $-tcount < -ttable$ ($(-2.522) < (-1.68385)$). The significance value of Non Performing Financing is ($0.016 < 0.05$). It was concluded that the Non-Performing Financing variable had a significant partial effect on the Profit Sharing Return on Mudharabah Deposits for Islamic Commercial Banks.
3. The tcount value of the Financing to Deposit Ratio variable is 2,600 and the ttable value is 1,68385, so $tcount > ttable$ ($2,600 > 1,68385$). The significance value of Non Performing Financing is ($0.013 < 0.05$). It is concluded that the variable Financing to Deposit Ratio has a significant partial effect on the variable Return for Profit Sharing on Mudharabah Deposits for Islamic Commercial Banks.
4. The tcount value of the inflation variable is 0.720 and the ttable value is 1.68385, so $tcount < ttable$ ($0.720 < 1.68385$). The significance value of Non Performing Financing is ($0.476 > 0.05$). It is concluded that the inflation variable does not have a significant partial effect on the variable Return for Profit Sharing on Mudharabah Deposits for Islamic Commercial Banks.

Coefficient of Determination Test (R²)

The coefficient of determination test (R²) aims to find out what percentage of the influence of the independent variable simultaneously on the dependent variable. The output results are:

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.618 ^a	.381	.320	.18035

a. Predictors: (Constant), Inflasi, Financing to Deposit Ratio, Non Performing Financing, Capital Adequacy Ratio

b. Dependent Variable: Return Bagi Hasil Deposito

The value of R Square (Summery Model) in the regression output results is known to be 0.381 (38.1%) so it can be explained that the variables Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio and Inflation have a joint effect of 38.1% on Variable Return of Profit Sharing Mudharabah Deposits for Islamic Commercial Banks.

The Effect of Capital Adequacy Ratio on Profit Sharing Return on Mudharabah Deposits for Islamic Commercial Banks

Based on the results of the partial test, the results obtained that the Capital Adequacy Ratio variable does not have a significant effect on the variable Return for Profit Sharing on Mudharabah Deposits for Islamic Commercial Banks so that it is contrary to the research conducted [18] which states that the Capital Adequacy Ratio affects the return for the results of mudharabah deposits of Islamic Commercial Banks. The results of this study support research [2] which states that the Capital Adequacy Ratio has no significant effect on the return for the results of the mudharabah deposits of Islamic Commercial Banks. This means that

the Capital Adequacy Ratio does not affect the return for the results of the mudharabah deposits of Islamic Commercial Banks in 2016-2019 in Indonesia.

The Effect of Non-Performing Financing on Profit Sharing Returns on Mudharabah Deposits for Sharia Commercial Banks

Based on the results of the partial test, the results obtained that the Non-Performing Financing variable has a significant effect on the Profit Sharing Return on Mudharabah Deposits for Islamic Commercial Banks so that it is contrary to the research conducted [2] which states that Non-Performing Financing does not have a significant effect on the return for the results of the mudharabah deposits of Islamic Commercial Banks. The results of this study support research [19][20] which states that Non-Performing Financing has a significant effect on the return for the return on mudharabah deposit results for Islamic Commercial Banks. This means that Non-Performing Financing affects the return on profit sharing from mudharabah deposits of Islamic Commercial Banks in 2016-2019 in Indonesia.

The Effect of Financing to Deposit Ratio on Profit Sharing Return on Mudharabah Deposits for Sharia Commercial Banks

Based on the results of the partial test, the results obtained that the variable Financing to Deposit Ratio has a significant effect on the variable Return for Profit Sharing on Mudharabah Deposits for Islamic Commercial Banks so that it is contrary to the research conducted [21][22] which states that the Finance to Deposit Ratio (FDR) has no significant effect on the rate of profit sharing on mudharabah deposits. However, the results of this study support research [16][17] which states that the Finance to Deposit Ratio (FDR) has a significant effect on the return for the results of the mudharabah deposits of Islamic Commercial Banks. This means that the Financing to Deposit Ratio affects the return for mudharabah deposit returns for Islamic Commercial Banks in 2016-2019 in Indonesia.

The Effect of Inflation on Profit Sharing Returns on Mudharabah Deposits for Islamic Commercial Banks

Based on the results of the partial test, the results obtained that the inflation variable does not have a significant effect on the variable Return for Profit Sharing on Mudharabah Deposits for Islamic Commercial Banks so that it is contrary to research [23] which states that inflation has a significant positive effect on the return for the results of mudharabah deposits of Islamic Commercial Banks. However, the results of this study support research [1][3][24] which states that inflation has no significant effect on the return for the results of mudharabah deposits of Islamic Commercial Banks. This means that inflation does not affect the return for the results of the mudharabah deposits of Islamic Commercial Banks in 2016-2019 in Indonesia.

IV. CONCLUSION

The conclusion is based on the results of the simultaneous test (f test) it can be seen that the variables of Capital Adequacy Ratio, Non-Performing Financing, Financing to Deposit Ratio and Inflation have a significant effect simultaneously (simultaneously) on the variable of Profit Sharing for Mudharabah Deposits for Islamic Commercial Banks. Based on the partial test (t test) it can be seen that the variables of Capital Adequacy Ratio and Inflation have no partial significant effect on the variable of Profit Sharing for Mudharabah Deposits for Islamic Commercial Banks, while the variables of Non-Performing Financing and Financing to Deposit Ratio have a partial significant effect on the variable of Profit Sharing Return. Sharia Commercial Bank Mudharabah Deposits.

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