

**KEMENTERIAN RISET, TEKNOLOGI, DAN PENDIDIKAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

PROGRAM STUDI : EKONOMI ISLAM
DAFTAR NO. :

ABSTRAK

SKRIPSI SARJANA EKONOMI ISLAM

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TAHUN PENYUSUNAN : 2015

JUDUL :

Pengaruh *Financing To Deposit Ratio* dan *Non Performing Financing* juga Suku Bunga Rata-Rata Bank Konvensional serta Inflasi Terhadap Tingkat Imbal Bagi Hasil Simpanan Deposito *Mudharabah* Pada Perbankan Syariah di Indonesia Periode Januari 2012 - Desember 2014

ISI :

Penelitian ini bertujuan untuk menganalisis pengaruh faktor internal perbankan berupa *Financing to Deposit Ratio* (FDR) dan *Non Performing Financing* (NPF); dan faktor eksternal (makroekonomi), yaitu: tingkat suku bunga rata-rata bank konvensional dan inflasi terhadap penetapan tingkat imbal bagi hasil deposito perbankan syariah di Indonesia periode Januari 2012 – Desember 2014. Pendekatan yang digunakan adalah kuantitatif dan menggunakan teknik analisis regresi linier berganda dengan program aplikasi SPSS Statistik versi 20. Penelitian ini menggunakan sampling jenuh dalam pengambilan sampel. Sampel yang digunakan diambil dari statistik perbankan syariah, statistik perbankan Indonesia dan laporan inflasi yang terdapat di website www.bi.go.id.

Hasil Penelitian menunjukkan bahwa suku bunga rata-rata bank konvensional berpengaruh positif terhadap tingkat imbal bagi hasil deposito *mudharabah*, *Financing to Deposit Ratio* (FDR) dan berpengaruh negatif terhadap tingkat imbal bagi hasil deposito *mudharabah*, sedangkan *Non Performing Financing* (NPF) memiliki pengaruh tidak signifikan terhadap tingkat imbal bagi hasil deposito *mudharabah*. Semua variabel bebas dalam penelitian ini secara simultan memiliki pengaruh signifikan terhadap tingkat imbal bagi hasil deposito *mudharabah*. Semua variabel bebas dalam penelitian ini dapat menjelaskan tingkat imbal bagi hasil deposito *mudharabah* sebesar 74% sedangkan sisanya sebesar 26% dijelaskan oleh variabel lain diluar variabel bebas yang digunakan dalam penelitian ini.

Kata Kunci : Perbankan Syariah, Imbal Bagi Hasil, *Financing to Deposit Ratio*, *Non Performing Financing*, Suku Bunga Bank Konvensional, Inflasi

**MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER
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ABSTRACT

THESIS OF ISLAMIC ECONOMIC BACHELOR DEGREE

NAME : NUR RIZKA OKTARINGGA
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TITLE :

The impact of *Financing To Deposite Ratio* (FDR) and *Non Performing Financing* (NPF) also Interest Average Rate of Conventional Banks, and Inflation too Toward Rate of Return for Mudharabah Deposites of Sharia Bank in Indonesia during the period January 2012 until December 2014.

CONTENT :

This study aimed to analyze the impact of internal factors of banking in the form Financing to deposit Ratio (FDR) and the Non Performing Financing (NPF); and external factors (macroeconomic), in the form: interest average rate average conventional banks and inflation on the determination of the rate of return for the deposits of Sharia banking in Indonesia during the period January 2012 - December 2014. The approach used is quantitative and analysis techniques used is multiple linear regression using SPSS Statistics application program version 20. This study used a sampling saturated in sampling. The samples used were taken from Islamic banking statistics, banking statistics Indonesia and inflation report that contained in the website www.bi.go.id.

Research shows that the interest average rate average conventional banks has a positive significant impact on the rate of return for the deposits mudaraba, Financing to deposit Ratio and inflation has a negative significant impact on the rate of return for mudharabah deposite, while Non Performing Financing have an not significant impact on the rate of return for the mudharabah deposite. All independent variables in this study simultaneously have a significant impact on the rate of return for the mudharabah deposite. All independent variables in this study may explain the rate of return for the results of mudharabah deposite of 74% while the remaining 26% is explained by other variables outside independent variables used in this study.

Keywords : Sharia Bank, rate of return, Financing to Deposite Ratio, Non Performing Financing, Interest Average Rate of Conventional Banks, Inflation