

Pengaruh Profitabilitas, Efisiensi, dan Likuiditas terhadap Tingkat Bagi Hasil Deposito Mudharabah

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Abstrak

Penelitian ini dilakukan untuk menguji pengaruh variabel Profitabilitas, Efisiensi dan Likuiditas Terhadap Tingkat Bagi Hasil Deposito pada Bank Syariah di Indonesia periode 2014-2016. Sample dalam penelitian ini sejumlah 13 Bank Umum Syariah yang terdapat di Otoritas Jasa Keuangan periode 2014-2016 dengan metode *purposive sampling*. Data diperoleh dari laporan keuangan triwulanan perusahaan yang telah di publikasi. Diperoleh jumlah sampel sebanyak 13 perusahaan dengan total sampel 122. Teknik analisis yang digunakan adalah regresi linear berganda dengan tingkat signifikansi sebesar 5%. Hasil penelitian ini menunjukkan bahwa (1) Profitabilitas (ROA) berpengaruh Tidak Berpengaruh terhadap *Corporate Social Responsibility Disclosure*, (2) Profitabilitas Tidak berpengaruh terhadap *Corporate Social Responsibility Disclosure*, (3) Ukuran Perusahaan berpengaruh signifikan terhadap *Corporate Social Responsibility Disclosure*. Keterbatasan penelitian ini data sekunder yang telah diperoleh dari laporan keuangan perusahaan memperlihatkan bahwa banyak perusahaan yang tidak terdapat kepemilikan saham dewan direksi dengan metode *purposive sampling* dari 135 perusahaan menjadi 25 perusahaan manufaktur di Indonesia Stock Exchange periode 2013-2015.

Kata kunci: Profitabilitas, Efisiensi, Likuiditas, Bagi Hasil dan Deposito Mudharabah.

The Effect of Profitability, Efficiency, and Liquidity on Rate of Return of Mudharabah Deposit

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Abstract

This study was conducted to examine the effect of variable Profitability, Efficiency and Liquidity on Rate of Return on Mudharabah Deposit in Syariah Banking Enterprise on Financial Services Authority 2014-2016. The sampling in this study of 13 Syariah Banking Enterprise listed in Financial Services Authority 2014-2016 by purposive sampling method. Data obtained from the financial statements of the company which has been in publication. It is gained sample amount of 13 companies with 156 total sample. After eliminating the outliers data, which eventually resulted 122 observations that ready to be analyzed and tested. The analysis technique used here is multiple linear regression with a significance level of 5%. This research result indicates that (1) Profitability (ROA) has a significant effect on Rate of Return on Mudharabah Deposit (ROMD), (2) Efficiency (BOPO) has a significant effect on Rate of Return on Mudharabah Deposit (ROMD), and (3) Liquidity (FDR) has not significant effect on Rate of Return on Mudharabah Deposit (ROMD). Limitations of this study secondary data obtained from the company's financial report shows that time of sample was not so much so couldn't describe all of population Syariah Banking Enterprise in Financial Services Authority 2014-2016.

Keywords: Profitability, Efficiency, Liquidity, Rate of Return and Mudharabah Deposit.