

**PENGARUH SIMPANAN WADIAH DAN SIMPANAN MUDHARABAH TERHADAP
RETURN ON ASSET (ROA) PT. BANK BJB SYARIAH PERIODE 2014-2018**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Simpanan *Wadiah* dan Simpanan *Mudharabah* Terhadap *Return On Asset* (ROA) PT. Bank BJB Syariah Periode 2014-2018. Jenis data yang digunakan merupakan data sekunder. Metode yang digunakan yaitu metode deskriptif dan verifikatif. Analisis data menggunakan Uji Asumsi Klasik, Analisis Regresi Linier Berganda, Analisis Koefisien Korelasi dan Determinasi, Uji-t dan Uji-F.

Dari hasil penelitian menunjukkan bahwa variabel Simpanan *Wadiah* (X_1) secara parsial berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA), sedangkan Simpanan *Mudharabah* (X_2) secara parsial tidak berpengaruh dan tidak signifikan terhadap *Return On Asset* (ROA). Secara simultan, Simpanan *Wadiah* (X_1) dan Simpanan *Mudharabah* (X_2) berpengaruh tetapi tidak signifikan terhadap *Return On Asset* (ROA) (Y). Hasil Koefisien Determinasi diperoleh nilai R square (R^2) sebesar 26,5%, sedangkan sisanya sebesar 73,5% dipengaruhi oleh faktor lain diluar model penelitian ini.

Kata Kunci: Simpanan *Wadiah*, Simpanan *Mudharabah*, *Return On Asset* (ROA)

**THE INFLUENCE OF WADIAH SAVING AND MUDHARABAH SAVING TO RETURN
ON ASSET (ROA) PT. BANK BJB SYARIAH PERIOD
2014-2018**

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ABSTRACT

This research aims to know how the influence of Wadiah Saving And Mudharabah Saving to Return On Asset (ROA PT Bank BJB Syariah period 2014-2018. The type of data used is secondary data. The research method used are descriptive and verification method. Data analysis using Classical Assumption Test, Multiple Linear Regression Analysis, Correlation Coefficient Analysis and Determination, T-Test and F-Test.

The results of the research show that Wadiah Saving (X_1) partially has a negative effect and significant against Return On Asset (ROA), whereas Mudharabah saving (X_2) partially has not a negative effect and not significant against Return On asset (ROA). Simultaneously, Wadiah Saving (X_1) and Mudharabah Saving (X_2) has a positive effect and not significant against Return On asset (ROA) (Y). The results of the Determination Coefficient obtained the value of R square(R^2) is 26,5%, while the remaining is 73,5% was influenced by other factors outside the research model.

Keyword: Wadiah Saving, Mudharabah Saving, Return On Asset (ROA)