

PENGARUH *FINANCING TO DEPOSIT RATIO (FDR)* DAN *NON PERFORMING FINANCING (NPF)* TERHADAP DEPOSITO MUDHARABAH

(Studi Kasus Pada PT. Bank Syariah Mandiri, Tbk Periode 2012-2016)

Oleh:

Mia Yuliana

A10140175

Pembimbing:

Ahmad Hidayat, S.S., MA

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisa pengaruh *Financing to Deposits Ratio (FDR)* dan *Non Performing Financing (NPF)* baik secara parsial maupun secara simultan terhadap Deposito *Mudharabah* pada PT. Bank Syariah Mandiri, Tbk. Metode penelitian yang digunakan dalam penelitian ini yaitu metode deskriptif dan verifikatif dengan pendekatan kuantitatif. Penelitian ini menggunakan model analisis dengan menggunakan empat asumsi klasik yaitu normalitas, multikolinearitas, autokorelasi dan heteroskedastisitas, regresi linier berganda, koefisien korelasi, koefisien determinasi, uji T dan uji F.

Berdasarkan hasil penelitian dengan menggunakan program statistik SPSS Versi 24, Hasil penelitian ini memiliki persamaan regresi linier berganda $Y = 112,507 + (-0,948) X_1 + (-0,707) X_2$, nilai korelasi sebesar 95,05% yang menunjukkan hubungan yang sangat kuat antara pengaruh *Financing to Deposits Ratio (FDR)* dan *Non Performing Financing (NPF)* terhadap Deposito *Mudharabah* dan nilai koefisien determinasi sebesar 99,09% sedangkan sisanya sebesar 0,91% dipengaruhi oleh faktor lain yang tidak diteliti. Secara parsial *Financing to Deposits Ratio (FDR)* diperoleh kesimpulan bahwa *Financing to Deposits Ratio (FDR)* (X_1) berpengaruh positif terhadap Deposito *Mudharabah* (Y).

Selanjutnya untuk *Non Performing Financing (NPF)* diperoleh kesimpulan bahwa *Non Performing Financing (NPF)* (X_2) berpengaruh negative terhadap Deposito *Mudharabah*. Secara simultan diperoleh kesimpulan bahwa *Financing to Deposits Ratio (FDR)* (X_1) berpengaruh signifikan terhadap Deposito *Mudharabah* (Y), dan *Non Performing Financing (NPF)* (X_2) tidak berpengaruh signifikan terhadap Deposito *Mudharabah* (Y).

Kata Kunci : *Financing to Deposit Ratio (FDR)*, *Non Performing Financing (NPF)* dan Deposito *Mudharabah*

THE EFFECT OF FINANCING TO DEPOSIT RATIO (FDR) AND NON PERFORMING FINANCING (NPF) ON MUDHARABAH DEPOSITS
(Case Study at PT Bank Syariah Mandiri, Tbk 2012-2016 Period)

Written by:

Mia Yuliana

A10140175

Preceptor:

Ahmad Hidayat, S.S., MA

ABSTRACT

This study aims to determine and analyze the effect of Financing to Deposits Ratio (FDR) and Non Performing Financing (NPF) both partially and simultaneously on Mudharabah Deposits at PT. Bank Syariah Mandiri, Tbk. The research method used in this study is descriptive and verification method with a quantitative approach. This study uses an analysis model using four classic assumptions, namely normality, multicollinearity, autocorrelation and heteroscedasticity, multiple linear regression, correlation coefficient, determination coefficient, T test and F test.

Based on the results of the study using the SPSS Versi24 statistical program, the results of this study have multiple linear regression equations $Y = 112.507 + (-0.948) X1 + (-0.707) X2$, a correlation value of 95.05% which shows a very strong relationship between the effects of Financing to Deposits Ratio (FDR) and Non Performing Financing (NPF) against Mudharabah Deposits and the determination coefficient value of 99.09% while the remaining 0.91% is influenced by other factors not examined. Partially Financing to Deposits Ratio (FDR) concluded that the Financing to Deposits Ratio (FDR) (X1) had a positive effect on Mudharabah Deposits (Y).

Furthermore, for Non Performing Financing (NPF) it is concluded that Non Performing Financing (NPF) (X2) has a negative effect on Mudharabah Deposits. Simultaneously it was concluded that the Financing to Deposits Ratio (FDR) (X1) had a significant effect on Mudharabah (Y) Deposits, and Non Performing Financing (NPF) (X2) had no significant effect on Mudharabah Deposits (Y).

Keywords: Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) and Mudharabah Deposit