

ABSTRACT

Factors Affecting the Rate of Profit Sharing Mudharabah Islamic Commercial Bank Deposits 2010-2013

by

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This study aims to analyze the influence of factors that affect the rate of return (ROR) mudharabah Islamic commercial bank deposits, which is the ratio of operating costs as measured by OER, the effectiveness of third-party funds as measured by FDR, the interest rate, and profitability as measured by ROE.

This study uses secondary data obtained from quarterly reports Islamic commercial banks from 2010 to 2013. The analysis used in this study is multiple regression analysis are tested through SPSS 21 by considering the classical assumption of normality test, multicollinearity test, heterocedasticity, and autocorrelation.

The results of the simultaneous test analysis, there is the influence of OER, FDR, interest rates, and ROE are together on the level of profit sharing mudaraba deposits. Partial test results, showed that the FDR and the interest rate has no significant effect on the rate of return mudaraba deposits, while the OER and ROE significant positive effect and significant negative effect on the rate of return of mudaraba deposits during the study period with a coefficient of determination ($R^2 = 0.285$ or 28.5%) which means that the independent variables (OER, FDR, interest rates, and ROE) of 28.5% only explain the dependent variable (rate of return) and 71.5% explained by other factors..

Keywords : the ratio of operating costs, the effectiveness of third-party funds, interest rates, profitability, rate of return, profit sharing rate, OER, FDR, ROE, and ROR.