

## ABSTRACT

Fithriana Nurfaidah, 2014 SKRIPSI. Entitled: Analysis the Effect of Financing to Deposit Ratio, *Wadi'ah* and *Mudharabah* Third Party Funds Financing Products to Profitability of BPR Syariah in East Java

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BPR Syariah is one of the microfinance institutions that operate on a small scale. One of the functions related to the business of BPR Syariah rural banks is intermediary function. The function has relevance to the ROA as profitability indicator because earnings results that indicate the passage of the role and function of a good bank. Implemented based on conditions, the purpose of this study aims to determine the effect of Financing to Deposit Ratio, *Financing to Deposit Ratio, Wadi'ah and Mudharabah* Third Party Funds Financing Products to the Profitability of BPR Syariah in East Java.

Sampling methods used in this research was purposive sampling with a sample of 5 BPR Syariah in East Java. The research data was obtained from published financial statements of Bank Indonesia from the period June 2011 to March 2014. The analysis technique is used multiple linear analysis methods. Hypothesis testing technique using a t test to determine the effect of independent variable partially and F test to test the effect of variables simultaneously on the dependent variable.

The result showed if do the research simultaneously, the three variables demonstrated a significant effect on the ROA. But the partially test of financing to deposit ratio and wadi'ah third party funds financing products no significant effect on ROA. While *mudharabah* Third Party Funds financing products variable give positive results but not significant on the ROA. The calculation result from coefficient determination R Square obtained in 0.157. This showed that a large variation percentage ROA that can be explained by variations from the three independent variables only by 15.7%, while the remaining 84.3% is explained by the variables and other causes outside the model.