

KEMENTERIAN RISET, TEKNOLOGI DAN PENDIDIKAN TINGGI
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The Effects of Third-Party Funds, Financing to Deposit Ratio, and Level of Revenue Sharing on Revenue Sharing Financing at PT. Bank Syariah Mandiri, Tbk from 2010 to 2015.

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ABSTRACT

The background of this study is the fact that the distribution of funding in PT. Bank Syariah Mandiri, Tbk has not been in accordance with the sharia principle. This study aims to determine and analyze the effect of third-party funds, financing to deposit ratio, and the level of revenue sharing on revenue sharing financing at PT. Bank Syariah Mandiri, Tbk from 2010 to 2015. This study is conducted using documentation technique by gathering publication data from the financial statements of PT. Bank Syariah Mandiri, Tbk. It is a descriptive quantitative study with a sample of 24 and it uses saturated sampling technique. In this study, the independent variables are third-party funds, financing to deposit ratio, and the level of revenue sharing, while the dependent variable is revenue sharing financing. The software SPSS 22.0 is used to test the instrument and the method of data analysis is descriptive statistical analysis, classical assumption test, and multiple linear regression including t test, F test, and R^2 . The result shows that the third-party funds of PT. Bank Syariah Mandiri is high, the financing to deposit ratio is high, the level of revenue sharing is low, and revenue sharing financing is low. In the t test, it is found that for X_1 , $t_{count} (10,628) > t_{table} (2,179)$; for X_2 , $t_{count} (4,721) > t_{table} (2,075)$; and for X_3 , $t_{count} (2,653) > t_{table} (2,079)$. Therefore third-party funds (X_1), financing to deposit ratio (X_2), and the level of revenue sharing (X_3) partially affect revenue sharing financing (Y). The results of F test shows that $F_{count} (116,936) > F_{table} (3,107)$, the significance is $0,060 < \alpha$ at significance rate of 0,05. Therefore H_0 is rejected and H_a is accepted, which means that the independent variables simultaneously affect the dependent variable significantly. The result of coefficient of determination test (R^2) shows that Adjusted R Square is at 0,938 or 93,8%, which means the dependent variable can be explained by third-party funds, financing to deposit ratio, and level of revenue sharing, while the rest 6,2% can be explained by other variables outside this study.

Keywords: *Third-Party Funds, Financing to Deposit Ratio, Level of Revenue Sharing, and Revenue Sharing Financing*



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Tahun 2010 - 2019

NO	Tanggal	Keterangan	Paraf Pembimbing
1	09-01-15	Konsultasi judul	
2	29-01-15	Revisi Bab I	
3	30-01-15	Revisi Bab I	
4	21/02/2015	Revisi Bab II, & III	
5	27/02/2015	Revisi Bab II & III	
6	3/03/2015	ACC summer proposal	
7	5/2/2016	Revisi Bab IV & V	
8	22/2/2016	Revisi proposal all	
9	1/3/2016	ACC U/ final bimbingan	
10			
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Catatan :
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2010 - 2019.

NO	Tanggal	Keterangan	Paraf Pembimbing
1	16/11/2015	Master plan	[Signature]
2	22/11/15		[Signature]
3	30/11/15	Revisi bab 1, 2, 3 (proposal)	[Signature]
4	4/12/15	Revisi bab 1, 2, 3 (proposal)	[Signature]
5	7/12/15	Revisi bab 1, 2, 3 (proposal)	[Signature]
6	15/12/15	Revisi	[Signature]
7	16/12/15	Free meeting 1	[Signature]
8			
9	24/12/15	bab 1 & 2	[Signature]
10	26/12/15	revisi	[Signature]
11	26/12/15	Free ke pembimbing 2	[Signature]
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