ABSTRACT

PENGARUH *RETURN ON ASSETS* (ROA) TERHADAP BAGI HASIL DEPOSITO *MUDHARABAH* PADA PT. BANK MUAMALAT INDONESIA (PERSERO) TBK PERIODE 2019-2024

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This study aims to examine and analyze the effect of Return On Assets (ROA) on Mudharabah Deposit Profit Sharing at PT Bank Muamalat Indonesia Persero Tbk for the 2019–2024 period. This study uses a quantitative method with a verification approach, where secondary data were obtained through annual financial reports over a six-year period using time series data. The data analysis techniques used include descriptive statistical analysis, classical assumption tests, simple linear regression analysis, hypothesis testing (t-test), and coefficient of determination (R^2) analysis. The results of the simple linear regression analysis produced the regression equation $Y = 0.084 – 0.111X$, indicating a negative relationship between ROA and *Mudharabah Deposit Profit Sharing*. Furthermore, the hypothesis test resulted in a significance value of 0.788, which is greater than 0.05. Therefore, *Return on Assets* (ROA) does not have a significant effect on *Mudharabah Deposit Profit Sharing* at PT Bank Muamalat Indonesia Tbk during the period 2019–2024. These findings indicate that the level of *Mudharabah Deposit Profit Sharing* is not solely influenced by the bank's profitability as measured by ROA, but is also affected by other factors such as financing income, profit-sharing ratio (*nisbah*), financing quality, and management policies in managing and distributing profits to customers.

Keywords: *Return On Assets* (ROA)*, Mudharabah Deposit Profit Sharing, Profitability, Islamic Banking.*