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Taufiq Ridwan Murtadho. *Effect of Total Savings Wadiah to Rate of Return on Assets Sharia Rural Banks (BPRS) Amanah Rabbaniah Banjaran, Bandung*

One of the factors that affect the rate of product return on assets on Sharia Rural Banks (BPRS) Amanah Rabbaniah is the amount of savings deposits. Based on preliminary studies in Sharia Rural Banks (BPRS) Amanah Rabbaniah Banjaran Bandung experience in implementation gap between what is supposed to happen. Supposedly, if the amount of savings deposits may increase the return on assets has increased, but what happens is when savings deposits may increase the return on assets decreased, or vice versa.

The purpose of this study was to determine the amount of savings deposits, return on assets and the amount of savings deposits may influence the return on assets at PT Rural Bank Amanah Syariah Rabbaniah Banjaran, Bandung.

The study was based on a framework of thinking that "if the amount of savings deposits may rise up the return on assets. And conversely, what if the amount of savings deposits may go down, then the return on assets was to be down."

The research method used in this research is descriptive explanatory. Where this method is a study conducted to describe, explain and perform testing of hypothesis (a statement or alleged temporary) or search on the new concept of causal relationships between variables. The implementation of the procedure, analyze the amount of savings deposits, analyze return on assets and analyze the effect of the amount of saving deposits and return on assets at PT Rural Bank Amanah Syariah Rabbaniah Banjaran Bandung with stage regression analysis, correlation coefficient of determination and hypothesis testing.

Based on the results of data analysis can be stated that the state of the amount of saving deposits and return on assets have a significant effect. It can be seen from the large increase in the amount of savings deposits to the return on assets with the results obtained for 16,273 tcount and ttable of 2.36 means $t_{count} > t_{table}$ where H_a is received while H_o is rejected, then the hypothesis that the amount of savings deposits a significant difference the rate of return on assets at PT Rural Bank Amanah Syariah Rabbaniah Banjaran Bandung acceptable.

Keywords: amount of saving deposits and return on assets