

ABSTRAK

Faktor-Faktor yang Mempengaruhi Tingkat Bagi Hasil Deposito Mudharabah pada Bank Syariah di Indonesia (2013 – 2015)

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Tingkat bagi hasil yang diberikan oleh Bank Syariah merupakan salah satu daya tarik masyarakat untuk menyimpan dana pada produk-produk Bank Syariah. Tingkat bagi hasil pada bank syariah selalu berubah hal ini disebabkan oleh beberapa faktor yang mempengaruhi tingkat bagi hasil pada bank syariah. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang diprediksi mempengaruhi tingkat bagi hasil deposito mudharabah diantaranya faktor internal yaitu: Beban Operasional terhadap Pendapatan Operasional (BOPO), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), dan Financing to Deposit Ratio (FDR), dan faktor eksternal yaitu BI rate, Inflasi dan Jumlah Uang Beredar. Populasi dalam penelitian ini adalah semua bank umum syariah yang terdaftar di Bank Indonesia priode 2013 - 2015. Teknik pemilihan sampel menggunakan purposive sampling dan diperoleh 8 bank umum syariah yang disertakan dengan kurun waktu 3 tahun (2013 – 2015) sehingga didapatlah 86 sampel yang diproses. Hasil penelitian menunjukkan bahwa secara simultan terdapat pengaruh yang signifikan antara Beban Operasional terhadap Pendapatan Operasional (BOPO), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) dan Financing to Deposit Ratio (FDR), BI rate, Inflasi dan Jumlah Uang Beredar terhadap Tingkat Bagi Hasil Deposito Mudharabah. Secara parsial Non Performing Financing (NPF), BI rate, dan Jumlah Uang Beredar berpengaruh signifikan terhadap Tingkat Bagi Hasil Deposito Mudharabah, sedangkan Beban Operasional terhadap Pendapatan Operasional (BOPO), Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), dan Inflasi tidak berpengaruh signifikan terhadap Tingkat Bagi Hasil Deposito Mudharabah.

Kata Kunci : Tingkat Bagi Hasil Deposito Mudharabah, Faktor Internal, Faktor Eksternal.

ABSTRACT

FACTORS AFFECTING ON THE RATE OF PROFIT SHARING OF MUDHARABAH DEPOSIT ON ISLAMIC BANKS IN INDONESIA (2013 – 2015)

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The rate of profit sharing given by Islamic Banks which is one factor public appeal to save funds in the products of Islamic Banks. The rate of profit sharing in the Islamic Banks is constantly changing as a result of several factors affecting the rate of profit sharing of mudharabah deposits. This research purpose to analyze factors affecting the rate of profit sharing of mudharabah deposit on islamic banks such as: internal factors are Operational Expense to Operational Income (BOPO), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), and Financing to Deposit Ratio (FDR), and external factors are BI Rate, Inflation and Money Supply. The population used is all Islamic Banks registered in Bank Indonesia period 2013 – 2015. The samples used are selected using purposive sampling technique and obtained 8 Islamic Banks are included with a period of 3 years (2013 - 2015) so that 86 samples obtained are processed. The results of the data analysis showed that simultaneously there is a significant influence between Operational Expense to Operating Income (BOPO), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR), BI Rate, Inflation and Money Supply affecting to the rate of profit sharing of mudharabah deposit on islamic banks. Partial results show that Non Performing Financing (NPF), BI Rate, and Money Supply have significant effect the rate of profit sharing of mudharabah deposit on islamic banks, while Operational Expense to Operational Income (BOPO), Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR) and Inflation has not significant effect to the rate of profit sharing of mudharabah deposit on islamic banks.

Keyword : *The rate of profit sharing of mudharabah deposit, Internal Factor, External Faktor*