

ABSTRACT

This study aims to examine the effect of conventional bank interest rates, profit sharing rates, the level of liquidity that is proxied in the finance to deposit ratio, and the inflation rate on mudharabah deposits. The object of this research is sharia public banks registered in the Financial Services Authority (OJK) and Bank Indonesia (BI) for the period of 2012 to 2016. This research was conducted on 8 sharia commercial banks using a quantitative descriptive approach. Regression analysis is done to test the significance of the effect of conventional bank interest rates, profit sharing rates, finance to deposit ratio, and the inflation rate partially with mudharabah deposits. The results of this study provide evidence that: (a) conventional interest rates do not affect mudharabah deposits; (b) profit sharing rate has a negative significant effect on mudharabah deposits; (c) finance to deposit ratio has a negative effect on mudharabah deposits; and (d) the inflation rate does not affect mudharabah deposits.

Keywords: *mudharabah deposits, conventional bank interest rates, profit sharing rates, finance to deposit ratio, inflation rate.*



ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh tingkat suku bunga bank konvensional, tingkat bagi hasil, tingkat likuiditas yang diproksikan pada *finance to deposit ratio*, dan tingkat inflasi terhadap *deposito mudharabah*. Objek penelitian ini adalah bank umum syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) dan Bank Indonesia (BI) periode 2012 sampai 2016. Penelitian ini dilakukan terhadap 8 bank umum syariah dengan menggunakan pendekatan deskriptif kuantitatif. Analisis regresi dilakukan untuk uji signifikansi pengaruh tingkat suku bunga bank konvensional, tingkat bagi hasil, *finance to deposit ratio*, dan tingkat inflasi secara parsial dengan *deposito mudharabah*. Hasil penelitian ini memberikan bukti bahwa: (a) tingkat suku bunga konvensional tidak berpengaruh terhadap *deposito mudharabah*; (b) tingkat bagi hasil berpengaruh signifikan positif terhadap *deposito mudharabah*; (c) *finance to deposit ratio* berpengaruh negatif terhadap *deposito mudharabah*; dan (d) tingkat inflasi tidak berpengaruh terhadap *deposito mudharabah*.

Kata kunci: *deposito mudharabah*, tingkat suku bunga bank konvensional, tingkat bagi hasil, *finance to deposit ratio*, tingkat inflasi.

