ABSTRAK

Skripsi dengan judul ”Pengaruh Inflasi, Suku Bunga, dan Nilai Tukar terhadap *Penghimpunan Deposito Mudharabah* pada PT. Bank Central Asia Syariah” yang ditulis oleh Avinda Novita Sari, NIM. 17401153092, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, Di bimbing oleh Bapak Dr. Syafrudin Arif M.M., M.S.I.

Penulisan skripsi ini dilatarbelakangi oleh faktor eksternal yang dapat mempengaruhi adanya suatu penghimpunan dari salah satu akad pada bank syariah, salah satunya adalah akad Mudharabah. Tidak selamanya penghimpunan deposito dapat meningkat terus-menerus, ada kalanya hal tersebut dapat menurun drastis. Maka dari kasus tersebut akan diteliti faktor dari luar atau eksternal seperti Inflasi, Suku Bunga, dan Nilai Tukar Rupiah, apakah faktor eksternal tersebut akan dapat berpengaruh secara signifikan terhadap Penghimpunan Deposito Mudharabah.

Penelitian ini bertujuan untuk mengetahui (1) Pengaruh Inflasi terhadap Penghimpunan Deposito Mudharabah pada PT. Bank BCA Syariah periode 2015-2017; (2) Pengaruh Suku Bunga terhadap Penghimpunan Deposito Mudharabah pada PT. Bank BCA Syariah periode 2015-2017; (3) Pengaruh Nilai Tukar terhadap Penghimpunan Deposito Mudharabahpada PT. Bank BCA Syariah periode 2015-2017; (4) Pengaruh Inflasi, Suku Bunga, dan Nilai Tukar terhadap Penghimpunan Deposito Mudharabahpada PT. Bank BCA Syariah periode 2015-2017.

Metode penelitian yang digunakan adalah metode analisis regresi linier berganda. Pendekatan yang digunakan adalah kuantitatif dengan jenis asosiatif. Dalam pengambilan sampel menggunakan metode purposive sampling. Sumber data menggunakan data sekunder dan skala penelitian menggunakan skala rasio, serta pengumpulan datanya dengan observasi tidak langsung.

Dari hasil pengujian dinyatakan bahwa (1) Secara parsial Inflasi tidak berpengaruh terhadap Penghimpunan Deposito Mudharabah; (2) Secara parsial Suku Bunga berpengaruh negative dan signifikan terhadap Penghimpunan Deposito Mudharabah; (3) Secara parsial Nilai Tukar tidak berpengaruh terhadap Penghimpunan Deposito Mudharabah; (4) Secara simultan atau bersama-sama variabel Financing to Inflasi, Suku Bunga, dan Nilai Tukar berpengaruh signifikan terhadap Penghimpunan Deposito Mudharabah pada PT. Bank BCA Syariah Periode 2015-2017. Nilai Adjusted R square sebesar 0,835 menunjukkan 83,5% menunjukkan bahwa Inflasi, Suku Bunga, dan Nilai Tukar berpengaruh terhadap Penghimpunan Deposito Mudharabahpada PT. Bank BCA Syariah, dan sisanya 16,5% dipengaruhi oleh variabel lain yang tidak diteliti.

Kata kunci : Inflasi, Suku Bunga, Nilai Tukar, dan Penghimpunan Deposito Mudharabah

ABSTRACT

Thesis with the title "Influence of Inflation, Interest Rates and Exchange Rates on the Collection of Mudharabah Deposits at PT. Bank Central Asia Syariah "written by Avinda Novita Sari, NIM. 17401153092, Faculty of Islamic Economics and Business, Department of Islamic Banking, Tulungagung State Islamic Institute, Under the guidance of Dr. Syafrudin Arif M.M., M.S.I.

The writing of this thesis is motivated by external factors that can influence the collection of one of the contracts in an Islamic bank, one of which is the Mudharabah contract. Deposit is not always able to increase continuously, there are times when it can decrease dramatically. So from this case, external or external factors such as inflation, interest rates and Rupiah exchange rates will be examined, whether external factors can significantly influence Mudharabah Deposit Collection.

This study aims to determine (1) Influence of Inflation on Mudharabah Deposit Collection at PT. BCA Syariah Bank for the period of 2015-2017; (2) Effect of Interest Rates on Mudharabah Deposit Collection at PT. BCA Syariah Bank for the period of 2015-2017; (3) Effect of Exchange Rates on the Collection of Mudharabah Deposits in PT. BCA Syariah Bank for the period of 2015-2017; (4) Influence of Inflation, Interest Rates and Exchange Rates on the Collection of Mudharabah Deposits at PT. BCA Syariah Bank for the period of 2015-2017.

The research method used is multiple linear regression analysis method. The approach used is quantitative with associative type. In sampling using a purposive sampling method. Data sources using secondary data and research scales using ratio scales, as well as data collection by indirect observation.

From the test results it is stated that (1) Partially, Inflation has no effect on the accumulation of Mudharabah Deposits; (2) Partially, Interest Rates have a significant and negative effect on the collection of Mudharabah Deposits; (3) Partially Exchange Rate does not affect Mudharabah Deposit Collection; (4) Simultaneously or together the Financing to Inflation, Interest Rates and Exchange Rates variables have a significant effect on Mudharabah Deposit Collection at PT. BCA Syariah Bank Period 2015-2017. Adjusted R square value of 0.835 shows 83.5% indicating that Inflation, Interest Rates and Exchange Rates affect the Collection of Mudharabah Deposits at PT. Bank BCA Syariah, and the remaining 16.5% is influenced by other variables not examined.

Keywords: Inflation, Interest Rates, Exchange Rates, and Collection of Mudharabah Deposits