

ABSTRAK

Skripsi dengan judul “Determinan Dana Pihak Ketiga pada Bank Umum Syariah di Indonesia” ini ditulis oleh Muchamad Nicolas Krisdianto, jurusan Perbankan Syariah, NIM. 17401163004, pembimbing Hj. Amalia Nuril Hidayati, S.E., M.Sy.

Penelitian ini dilatarbelakangi oleh perkembangan Bank Umum Syariah yang dapat dilihat melalui total dana pihak ketiga. Dana pihak ketiga merupakan unsur yang sangat penting karena dapat menunjukkan kemampuan bank dalam mengelola dana dan kondisi likuiditas bank pada periode tertentu sehingga dapat mempengaruhi keputusan masyarakat untuk menyimpan dana pada Bank Umum Syariah. Penghimpunan dana pihak ketiga dipengaruhi oleh beberapa faktor, seperti pendapatan nasional, tingkat bagi hasil, dan *Financing to Deposit Ratio*.

Rumusan masalah dalam penelitian ini meliputi 1) Apakah pendapatan nasional berpengaruh terhadap dana pihak ketiga Bank Umum Syariah di Indonesia?, 2) Apakah tingkat bagi hasil berpengaruh terhadap dana pihak ketiga Bank Umum Syariah di Indonesia?, 3) Apakah *Financing to Deposit Ratio* berpengaruh terhadap dana pihak ketiga Bank Umum Syariah di Indonesia?, 4) Apakah pendapatan nasional, tingkat bagi hasil, dan *Financing to Deposit Ratio* secara bersama-sama berpengaruh terhadap dana pihak ketiga Bank Umum Syariah di Indonesia?, 5) Faktor manakah yang paling dominan dalam mempengaruhi dana pihak ketiga Bank Umum Syariah di Indonesia?. Penelitian ini bertujuan untuk mengetahui pengaruh pendapatan nasional, tingkat bagi hasil, dan *Financing to Deposit Ratio* terhadap dana pihak ketiga Bank Umum Syariah di Indonesia, baik secara parsial maupun simultan dan untuk mengetahui faktor yang paling dominan terhadap dana pihak ketiga Bank Umum Syariah di Indonesia.

Dalam penelitian ini pendekatan yang digunakan adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Metode penelitian yang digunakan adalah analisis regresi linear berganda. Sumber data yang digunakan adalah data sekunder. Teknik pengumpulan data yang digunakan adalah kajian pustaka dan dokumentasi. Pengolahan data menggunakan *Eviews 9*. Analisis data yang digunakan adalah Uji Regresi Linear Berganda.

Hasil penelitian ini menyimpulkan bahwa secara parsial pendapatan nasional berpengaruh positif dan signifikan terhadap dana pihak ketiga, tingkat bagi hasil berpengaruh negatif dan signifikan terhadap dana pihak ketiga, dan *Financing to Deposit Ratio* berpengaruh negatif dan signifikan terhadap dana pihak ketiga. Kemudian secara simultan pendapatan nasional, tingkat bagi hasil, dan *Financing to Deposit Ratio* berpengaruh signifikan terhadap dana pihak ketiga, dan faktor yang paling dominan adalah tingkat bagi hasil.

Kata Kunci: Determinan, Dana Pihak Ketiga, Bank Umum Syariah.

ABSTRACT

Thesis entitled “Determinants of third party funds at General Islamic Banks in Indonesia” was written by Muchamad Nicolas Krisdianto, Islamic Banking Department, NIM. 17401163004, the examiner of Hj. Amalia Nuril Hidayati, S.E., M.Sy.

This research is based on the development of General Islamic Banks which can be seen through the third party funds. Third party funds are very important because showed the banks ability to manage a funds and the liquidity conditions in a certain period, so it can influence the society to save money in General Islamic Banks. The assembled of the third party funds are influenced from some factors, such as national income, profit sharing rate, and Financing to Deposit Ratio.

The problem of this research are: 1) Does national income affect third party funds of General Islamic Banks in Indonesia?, 2) Does the profit sharing rate affect third party funds of General Islamic Banks in Indonesia?, 3) Does Financing to Deposit Ratio affect third party funds of General Islamic Banks in Indonesia?, 4) Does national income, profit sharing rate, and Financing to Deposit Ratio jointly can be affect the third party funds of General Islamic Banks in Indonesia?, 5) Which factor most influences third party funds?. This research aims to determine the effect of national income, profit sharing rate, and Financing to Deposit Ratio to third party funds, both partially and simultaneously and to find out the most dominant factor towards third party funds.

In this research the approachment that used is a quantitative approachment with the type of the research is associative research. The research of methodology that used is multiple linear regression analysis. The source of the data that used is secondary data. The collection of the data that used are literature review and documentation. The processing of the data is Eviews 9 and the data analysis is multiple linear regression test.

The result of this research concluded that partially the national income has a positive and significant effect on the third party funds, profit sharing rate has a negative and significant effect on the third party funds, and Financing to Deposit Ratio has a negative and significant effect on the third party funds. Then simultaneously national income, profit sharing rate, and Financing to Deposit Ratio have a significant effect on the third party funds, and profit sharing rate is the most dominant factor towards third party funds.

Keywords: *Determinants, Third Party Funds, General Islamic Banks.*