

## ABSTRAK

Skripsi dengan judul “Pengaruh Simpanan Sukarela dan Simpanan Berjangka Terhadap Perhitungan Bagi Hasil Di Baitul Maal Wa Tamwil Istiqomah Karangrejo Tulungagung”, ini ditulis oleh Elga Dara Juliana NIM. 2823133049, Pembimbing Sri Eka Astutiningsih, SE., MM.

Penelitian ini dilatar belakangi bahwa jumlah simpanan yang tinggi akan menyebabkan pendapatan meningkat. Dengan meningkatnya pendapatan dapat mempengaruhi tingkat bagi hasil yang diterima oleh nasabah BMT juga meningkat. Bagi nasabah yang menggunakan jasa bank hanya untuk menyimpan uang dan memiliki transaksi keuangan menggunakan bank relatif tinggi dianjurkan memilih tabungan, namun bagi nasabah yang ingin menyimpan uangnya sekaligus investasi dianjurkan memilih deposito karena akan mendapatkan bunga yang lebih besar. Tabungan memiliki fleksibilitas yang sangat tinggi karena kapan pun nasabah membutuhkan penarikan dana nasabah yang disimpan dalam bentuk tabungan dapat dilakukan. Namun, berbeda dengan deposito yang memiliki jangka waktu untuk penarikannya, sehingga nasabah tidak dapat melakukan penarikan kapan saja, apabila nasabah melakukan penarikan sebelum jatuh tempo maka nasabah tidak akan mendapatkan hasil apapun. Suku bunga simpanan deposito relatif lebih tinggi dari tabungan.

Rumusan masalah pada penelitian skripsi ini adalah (1) Apakah simpanan sukarela berpengaruh terhadap bagi hasil di BMT Istiqomah Karangrejo Tulungagung ? (2) Apakah simpanan berjangka berpengaruh terhadap bagi hasil di BMT Istiqomah Karangrejo Tulungagung ? (3) Apakah berpengaruh antara simpanan sukarela dan simpanan berjangka secara bersama-sama terhadap perhitungan bagi hasil di BMT Istiqomah Karangrejo Tulungagung ?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. pengambilan sampel dengan tehnik nonprobability sampling sementara metodenya purposive sampling. Data yang digunakan adalah laporan keuangan bulanan periode tahun 2014-2016. Alat uji yang digunakan adalah analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa secara parsial (1) Simpanan Sukarela berpengaruh negatif dan tidak signifikan terhadap perhitungan bagi hasil di BMT Istiqomah Karangrejo Tulungagung, (2) Simpanan Berjangka berpengaruh negatif dan signifikan terhadap perhitungan bagi hasil di BMT Istiqomah Karangrejo Tulungagung, (3) Namun secara simultan Simpanan Sukarela dan Simpanan Berjangka berpengaruh positif dan signifikan terhadap perhitungan bagi hasil di BMT Istiqomah Karangrejo Tulungagung.

Kata Kunci : Bagi Hasil, Simpanan Sukarela, Simpanan Berjangka.

## ABSTRACT

Thesis entitled "The Effect of Voluntary Deposits and Time Deposits on Profit Sharing in Baitul Maal Wa Tamwil Istiqomah Karangrejo Tulungagung", is written by Elga Dara Juliana NIM. 2823133049, Advisor of Sri Eka Astutiningsih, SE., MM.

This research was conducted based on the fact that high deposit will increase income. With the increase of income can affect the profit-sharing rate received by BMT customers also increased. For customers who use bank services only to save money and have financial transactions using relatively high banks is recommended to choose savings, but for customers who want to save money as well as investment is recommended to choose deposits because it will get a bigger interest. Savings have a very high flexibility because whenever customers need withdrawal of customer funds stored in the form of savings can be done. However, in contrast to deposits that have a timeframe for withdrawal, so customers can not withdraw any time, if the customer has withdrawal before maturity then the customer will not get any results. Deposit interest rates are relatively higher than savings.

The research problems of this research are (1) Does voluntary savings affect the profit sharing in BMT Istiqomah Karangrejo Tulungagung? (2) Does the term deposit affect the profit sharing in BMT Istiqomah Karangrejo Tulungagung? (3) Does the effect between voluntary savings and saving futures jointly to the calculation of profit sharing in BMT Istiqomah Karangrejo Tulungagung?

This research used a quantitative approach with the type of associative research. Sampling with nonprobability sampling technique while its method of purposive sampling. The data used is the monthly financial report period 2014-2016. The test instrument used is multiple linear regression analysis.

The results showed that partially (1) Voluntary Savings have negative and insignificant effect on profit sharing calculation in BMT Istiqomah Karangrejo Tulungagung, (2) Time Deposits have negative and significant effect on profit sharing calculation in BMT Istiqomah Karangrejo Tulungagung, (3) Simultaneous Voluntary Deposits and Deposits have positive and significant impact on profit sharing calculation in BMT Istiqomah Karangrejo Tulungagung.

Keywords: Profit Sharing, Voluntary Saving, Deposits.