

## Analisis perilaku imbal hasil deposito mudharabah pada Bank Syariah di Indonesia = Behavior analysis of return on mudharabah deposit in Indonesia Islamic Bank / Hendra Fachri

Hendra Fachri, author

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### Abstrak

#### <b>ABSTRAK</b>

Penelitian ini bertujuan untuk memperoleh bukti empiris mengenai hubungan jangka panjang dan dinamika jangka pendek antara imbal hasil deposito mudharabah, suku bunga deposito konvensional dan ROE bank syariah. Kemudian membandingkan praktek PLS pada imbal hasil bagi deposan dan ROE bagi pemegang saham dalam kerangka risk-return. Pengujian hipotesis dilakukan melalui Uji Stasioneritas ADF, model Kointegrasi Johansen, Kausalitas Granger dan VECM terhadap data runtun waktu imbal hasil bank syariah, suku bunga dan ROE industri perbankan syariah di Indonesia selama 10 tahun dari tahun 2004 hingga tahun 2014.

Hasil penelitian ini menghasilkan kesimpulan bahwa imbal hasil mudharabah, tingkat suku bunga dan ROE bergerak bersama-sama dalam jangka panjang. Setiap periode jangka pendek, seluruh variabel cenderung saling menyesuaikan, untuk mencapai ekuilibrium jangka panjangnya. Kemudian didapati bahwa return yang diterima deposan dan pemegang saham di bank syariah terdapat kesenjangan, walaupun sama-sama berdasarkan konsep profit loss sharing.

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#### <i><b>ABSTRACT</b></i>

This study aimed to get empirical evidence about the long-term and short-term dynamics between yields on Mudharabah deposits, time deposit interest rates of conventional bank and Islamic bank's ROE. Then we compare the practice of PLS on returns for depositors and ROE for shareholders in terms of risk-return. Hypothesis testing is done through Test ADF, Johansen Cointegration models, Granger Causality and VECM of the time series data yields Islamic bank, interest rate and ROE Islamic banking industry in Indonesia for 10 years from 2004 to 2014.

The results of this study lead to the conclusion that mudharabah yields, interest rate and ROE move together in the long term. Each short-term period, all the variables tend to adjust to each other, to achieve its long-term equilibrium. Later it was found that there is a gap between return received by depositors and shareholders in Islamic banks, although equally based on profit-loss sharing concept.</i>