

Variabel makro ekonomi yang mempengaruhi penghimpunan dana pihak ketiga (studi kasus Bank Muamalat Indonesia periode 2000-2003)

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Abstrak

Bank Muamalat sebagai pionir bank syariah di Indonesia terus melakukan pengembangan terhadap penawaran produk-produk perbankan syariah yang secara umum digolongkan atas tiga bagian yaitu : (1) produk penyaluran dana, yang meliputi antara lain : prinsip jual beli, sewa, bagi hasil dan akad pelengkap. (2) produk penghimpunan dana, yang meliputi : prinsip wadi'ah, mudharabah dan akad pelengkap. (3) jasa perbankan antara lain : shad; Qardh dan lain-lain.

Struktur dana pihak ketiga masih didominasi oleh deposito berjangka mudharabah yang mencapai Rp. 97 Milyar atau 48,14% dari total dana pihak ketiga. Sementara itu, walaupun tabungan mudharabah mencatat pertumbuhan yang mengesankan sebesar 64,13 persen, kontribusinya terhadap total dana pihak ketiga hanya sebesar 29,1%.

Penelitian juga dilakukan secara kuantitatif dengan menggunakan satu variabel dependent (dana pihak ketiga) dan tiga variabel independent (SBI, Valuta Asing USD dan SWBI).

<hr><i>Economic Macro Variable Influences The Third Hand Of Collected Fund (The Occuration Case Of Indonesian Muamalat Bank Period Of Year 2000-2003)

Bank Muamalat as the pioneer of syariah bank in Indonesia keeps going to develop for offering the products of syariah banking is globally classified into three parts are such as : (I) product of fund distribution, which includes : principal of trading, rental, sharing and complementary agreement. (2) product of fund collection, which includes : principal wadi'ah, mudharabah and complementary agreement. (3) banking services are such as : sharf, Qardh and etc.

Fund structure of the third hand is still dominated by mudharabah of distance deposit is until Rp 97 billion or 48,14% from the total fund of third hand. Meanwhile, though the mudharabah saving notices of the impressive development is 64,13%, the contribution of the total fund of the third hand is only 29,1%.

The occuration was done as quantitatively by using one variable dependent (fund of the third hand) and three variables independent (SBI, USD currency and SWBI).</i>