

Faktor yang mempengaruhi penentuan indicative rate penghimpunan dana pihak ketiga dan penentuan margin pembiayaan non bagi hasil: studi kasus di Bank Mu?amalat Indonesia = The factor affects indacative rate formulation of 3rd party fund gathering and margin formulation of non profit sharing financing: case study in Indonesia Muamalat Bank

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Abstrak

Penelitian ini bertujuan untuk mengetahui faktor yang mempengaruhi penentuan indicative rate penghimpunan dana pihak ketiga dan penentuan margin pembiayaan non bagi hasil di Bank Muamalat Indonesia. Penelitian ini dilakukan dengan menggunakan metode deskriptif korelasional. Sedangkan analisis data dengan menggunakan data panel pooled least square model.

Penelitian ini menunjukkan bahwa faktor-faktor yang signifikan secara statistik mempengaruhi penentuan indicative rate penghimpunan dana pihak ketiga adalah pertumbuhan biaya overhead, risk factor, suku bunga Bank Indonesia, deposito rate 1 bulan bank konvensional. Sedangkan faktor yang signifikan secara statistik mempengaruhi penentuan margin pembiayaan non bagi hasil adalah pertumbuhan biaya overhead, pertumbuhan bagi hasil dana pihak ketiga.

Pertumbuhan profit target, risk factor dan suku bunga Bank Indonesia. Dengan demikian variable pertumbuhan bagi hasil dana pihak ketiga. dan pertumbuhan profit target tidak signifikan secara statistik mempengaruhi penentuan indicative rate penghimpunan dana pihak ketiga. Sedangkan variabel lending rate bank konvensional tidak signifikan secara statistik mempengaruhi penentuan margin pembiayaan non bagi hasil.

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This research aims to know the factors which affect indicative rate formulation of 3rd party fund gathering and margin formulation of non profit sharing financing in Indonesia Muamalat Bank. This research is done with descriptive correlation method, where as the data's analyzed with panel data. Pooled least square model.

It shows here in this research statistically. significant factors which affect indicative rate formula of 3rd party fund gathering are overhead cost, risk factor, interest of Indonesia Bank and one month deposit rate of conventional bank. Where as, statistically significant factors which affect margin formulation of non profit sharing financing are overhead cost, profit sharing of 3rd party, profit target, risk factor and the interest of Indonesia Bank.

Statistically, therefore. variable of 3rd party profit sharing and profit target are insignificant affecting the indicative rate formulation of 3rd party fund gathering. Whereas, statistically lending rate variable of conventional bank are insignificant affecting margin formulation of non profit sharing financing.