

Faktor yang mempengaruhi rasio produk tabungan berakad wadiah: studi kasus mahasiswa dan alumni program studi ilmu ekonomi dan bisnis Islam Fakultas Ekonomi dan Bisnis Universitas Indonesia = Factors affecting ratio of wadiah based funding product: study case of undergraduate student and alumnus of Islamic economics & Islamic business undergraduate program Faculty of Economy and Business Universitas Indonesia

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Abstrak

**ABSTRACT**

Rasionalitas mendorong manusia untuk mendapatkan benefit tertinggi bagi dirinya. Produk tabungan berakad wadiah merupakan produk yang tidak menjanjikan imbal hasil berketetapan layaknya produk perbankan lainnya. Namun, peminat produk tabungan berakad wadiah terus meningkat dengan pertumbuhan sebesar 68% dari tahun 2015, mengalahkan pertumbuhan dari produk tabungan berakad mudharabah yang hanya mencapai 46,51%. Dengan berlandaskan pada teori saving, penelitian ini bertujuan untuk mencari tahu faktor yang mempengaruhi rasio produk tabungan berakad wadiah. Sampel pada penelitian ini adalah 98 mahasiswa dan alumni Program Studi Ilmu Ekonomi Islam dan Bisnis Islam Fakultas Ekonomi dan Bisnis Universitas Indonesia. Terdapat 6 faktor yang dianalisis yakni pengetahuan dari [1] bank practice of mudharabah & [2] bank practice of wadiah; kepuasan pada [3] attractiveness of offering in wadiah; kepuasan pada [4] monthly administrasion in wadiah, [5] religiosity & [6] spirituality. Berdasarkan hasil analisa Ordinary Least Square (OLS), variabel bank practice of wadiah signifikan berpengaruh negatif terhadap rasio tabungan berakad wadiah nasabah sebesar 22.08% serta variabel monthly administrasion in wadiah signifikan berpengaruh positif terhadap rasio tabungan berakad wadiah sebesar 15.03%.

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Rationality drives human to gain the highest profit for themselves. Wadiah based funding product doesnt promise any fixed return like other funding products. Strangely enough, wadiah based funding product continuous to grow at 68% from 2015, higher than the growth of mudharabah based funding products which is only 46,51%. Based of saving theory, this paper aim to futher explore factors affecting ratio of wadiah based funding products. The sample of this paper are 98 people consisting of undergraduate student & alumnus of Islamic Economic & Islamic Business Program Study Faculty of Economy and Business Universitas Indonesia. There are 6 factors tested for this paper: knowledge of [1] bank practice of mudharabah & [2] bank practice of wadiah; satisfaction from [3] attractiveness of offering in wadiah; satisfaction from [4] monthly administrasion in wadiah, [5] religiosity & [6] spirituality. By using Ordinary Least Square analysis, it is concluded that bank practice of wadiah is significant and has a negative correlation with ratio of wadiah based funding products as big as 22.08%, whereas monthly administration in wadiah is significant and has a positive correlation with ratio of wadiah based funding products as big as 15.03%.