

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).

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 quantitively by using one variable dependent (fund of the third hand) and three variables independent (SBI, USD currency and SWBI).