

Determinan Tabungan Mudharabah pada Perbankan Syariah Indonesia

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ABSTRAK

Jumlah tabungan mudharabah sebagai salah satu produk tabungan perbankan syariah Indonesia, menunjukkan peningkatan yang terus menerus setiap tahunnya sejak tahun 2009 hingga tahun 2021. Namun pada saat yang bersamaan, beberapa kondisi makro ekonomi yang diamati justru mengalami fluktuasi. Oleh karena itu, penelitian ini dilakukan untuk menguji dan menganalisis apakah terdapat pengaruh dan bagaimana pengaruh pertumbuhan ekonomi, inflasi, jumlah uang beredar, tingkat bagi hasil, dan tingkat suku bunga bank konvensional terhadap tabungan mudharabah. Penelitian ini adalah penelitian kuantitatif, dengan jenis asosiatif kausal. Data berupa data sekunder dengan jenis data *time series* triwulanan parameter makroekonomi dan jumlah tabungan mudharabah. Pengujian hipotesis dilakukan dengan analisis regresi linier berganda, pengujian signifikansi simultan model regresi (uji F), pengujian signifikansi parameter individual (uji t) dan pengujian koefisien determinasi dengan bantuan software statistik EViews 12. Hasil pengujian model regresi secara simultan menunjukkan terdapat pengaruh pertumbuhan ekonomi, angka inflasi, angka jumlah uang beredar, dan tingkat suku bunga bank konvensional terhadap tabungan mudharabah. Sedangkan pengujian signifikansi parameter individual menemukan bahwa pertumbuhan ekonomi berpengaruh positif dan signifikan terhadap tabungan mudharabah; inflasi tidak berpengaruh terhadap tabungan mudharabah; jumlah uang beredar berpengaruh positif dan signifikan terhadap tabungan mudharabah; tingkat imbal hasil berpengaruh positif dan signifikan terhadap tabungan mudharabah; dan tingkat suku bunga bank konvensional berpengaruh negatif dan signifikan terhadap tabungan mudharabah. Hasil pengujian koefisien determinasi menunjukkan bahwa variabel pertumbuhan ekonomi, inflasi, jumlah uang beredar, tingkat imbal hasil, dan tingkat suku bunga perbankan konvensional dapat menjelaskan perubahan pada jumlah tabungan mudharabah perbankan syariah Indonesia sebesar 99,37 persen.

Kata Kunci – pertumbuhan ekonomi, inflasi, jumlah uang beredar, tingkat imbal hasil, suku bunga bank konvensional, tabungan mudharabah, syariah.

Determinants of Mudharabah Savings in Indonesian Islamic Banking

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ABSTRACT

The number of mudharabah savings as one of Indonesia's sharia banking savings products shows a consecutive increase from 2009 to 2021. However, at the same time, some observed macroeconomic conditions have fluctuated. Therefore, this study was conducted to examine and analyze whether there is an influence and how the influence of economic growth, inflation, money supply, profit sharing rates, and conventional bank interest rates on mudharabah savings. This research is quantitative research, with a causal associative type. Data collected is secondary data with the type of time series data, which is quarterly macroeconomic parameters and the amount of mudharabah savings. Hypothesis testing was carried out by multiple linear regression analysis, testing the significance of the simultaneous regression model (F test), the significance of individual parameters (t test), and the coefficient of determination with the help of statistical software EViews 12. The results of testing the regression model simultaneously showed that there was an effect of economic growth, inflation rates, money supply figures, and conventional bank interest rates on mudharabah savings. While testing the significance of individual parameters found that economic growth had a positive and significant effect on mudharabah savings; inflation does not affect mudharabah savings; the money supply has a positive and significant effect on mudharabah savings; the rate of return has a positive and significant effect on mudharabah savings, and conventional bank interest rates have a negative and significant effect on mudharabah savings. The results of testing the coefficient of determination show that the variables of economic growth, inflation, money supply, yields, and interest rates for conventional banking can explain changes in the amount of mudharabah savings in Indonesian Islamic banking by 99.37 percent.

Kata Kunci – economic growth, inflation, money supply, profit sharing rates, conventional bank interest rates, mudharabah savings, sharia.