

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh inflasi, nilai tukar, dan *BI Rate* terhadap tabungan *Mudharabah* pada Bank Muamalat dan Bank BPD Syariah DIY. Data yang digunakan adalah data time series periode Januari 2013- Desember 2015, yang dipublikasikan oleh Bank Indonesia dari Laporan Statistik Perbankan Syariah. Metode analisis yang digunakan dalam penelitian ini adalah menggunakan metode Regresi Linier Berganda yaitu *Ordinary Least Square* (OLS).

Berdasarkan Uji Parsial, maka diperoleh hasilnya sebagai berikut, Inflasi berpengaruh negatif dan tidak signifikan terhadap Tabungan *Mudharabah* pada Bank BPD Syariah DIY dan bank Muamalat. Nilai tukar berpengaruh negatif dan tidak signifikan terhadap Tabungan *Mudharabah* pada Bank BPD Syariah DIY. Sebaliknya, Nilai Tukar berpengaruh positif terhadap Tabungan *Mudharabah* pada Bank Muamalat. *BI Rate* berpengaruh positif dan signifikan terhadap Tabungan *Mudharabah* pada Bank BPD Syariah DIY dan Bank Muamalat.

Berdasarkan pengujian secara bersama-sama variabel independen (inflasi, nilai tukar (kurs), dan *BI Rate*) secara bersama-sama tidak berpengaruh signifikan terhadap variabel dependen (Tabungan *Mudharabah*) pada Bank BPD Syariah DIY. Sebaliknya, Variabel independen (inflasi, nilai tukar (kurs), dan *BI Rate*) secara bersama-sama mempunyai pengaruh signifikan terhadap variabel dependen (Tabungan *Mudharabah*) pada Bank Muamalat.

Kata Kunci: Inflasi, Nilai Tukar, *BI Rate*, Tabungan *Mudharabah*, OLS

ABSTRACT

This study aims to analyze the effect of inflation, exchange rate and BI rate in Mudharabah savings in Muamalat Banks and BPD Syariah DIY banks. The data used in this study were time series data of January 2013 – December 2015 periods, which were published by Bank Indonesia based on Islamic banking statistics report. The analysis method used in this study was Multiple Linear Regression method that was Ordinary Least Square (OLS).

Based on the partial Test, then the results obtained as follows, the inflation effect is negative and not significant on the Mudharabah Savings significantly to Bank BPD Sayriah DIY and bank Muamalat the Sharia. The exchange rate effect is negative and insignificant against the Savings Bank on Shariah Mudharabah BPD DIY. On the contrary, the exchange rate effect on Mudharabah Savings tallying Muamalat Bank. The BI Rate is positive and significant effect against the Savings Bank's Shariah Mudharabah on DIY and BPD Muamalat Bank.

Based on independent variables are jointly testing (inflation, exchange rates, and the BI Rate) together do not affect the dependent variable significantly to (Mudharabah Savings) in Shariah-compliant Bank BPD DIY. In contrast, the independent variable (inflation, exchange rates (exchange rate), and the BI Rate) together had a significant influence towards the dependent variable (Mudharabah Savings) in Muamalat Bank.

Keywords: inflation, exchange rate, BI Rate, Mudharabah savings, OLS