ABSTRAK

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Program studi : Ekonomi Syariah
Judul : Pengaruh Kinerja Makroekonomi Terhadap Dana Pihak Ketiga Pada Perbankan Syariah Indonesia Periode 2021 - 2025

Penelitian ini bertujuan untuk menganalisis pengaruh inflasi, suku bunga, dan nilai tukar terhadap Dana Pihak Ketiga (DPK) pada Perbankan Syariah Indonesia periode 2021–2025. Dana Pihak Ketiga merupakan sumber pendanaan utama bagi perbankan syariah dalam menjalankan fungsi intermediasi keuangan, sehingga perubahan kondisi makroekonomi diduga dapat memengaruhi kemampuan bank dalam menghimpun dana masyarakat. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan merupakan data sekunder berupa laporan keuangan delapan Bank Umum Syariah yang dipublikasikan oleh Otoritas Jasa Keuangan (OJK), serta data inflasi, suku bunga (BI 7-Day Reverse Repo Rate), dan nilai tukar yang diperoleh dari Bank Indonesia selama periode 2021–2025. Teknik analisis data yang digunakan adalah regresi data panel dengan bantuan aplikasi EViews 12, yang didahului dengan uji pemilihan model, uji asumsi klasik, uji t (parsial), uji F (simultan), dan koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa secara parsial inflasi tidak berpengaruh signifikan terhadap Dana Pihak Ketiga dengan nilai t-statistic sebesar -0,531887 dan nilai probabilitas 0,5955 > 0,05, sementara itu suku bunga juga tidak berpengaruh signifikan terhadap Dana Pihak Ketiga dengan nilai t-statistic sebesar -0,630317 dan nilai probabilitas 0,5289 > 0,05, sedangkan nilai tukar berpengaruh positif dan signifikan terhadap Dana Pihak Ketiga dengan nilai t-statistic sebesar 2,171793 dan nilai probabilitas 0,0303 < 0,05. Secara simultan, inflasi, suku bunga, dan nilai tukar berpengaruh signifikan terhadap Dana Pihak Ketiga dengan nilai F-statistic sebesar 2,739144 dan Prob(Fstatistic) sebesar 0,043273 < 0,05. Nilai koefisien determinasi (Adjusted R^2) sebesar 0,014131 menunjukkan bahwa 1,41% variasi Dana Pihak Ketiga dapat dijelaskan oleh variabel inflasi, suku bunga, dan nilai tukar, sedangkan sisanya sebesar 98,59% dijelaskan oleh variabel lain di luar model penelitian. Temuan ini menunjukkan bahwa perubahan nilai tukar menjadi faktor makroekonomi yang berpengaruh terhadap penghimpunan Dana Pihak Ketiga pada perbankan syariah Indonesia selama periode penelitian. Kata Kunci: Inflasi, Suku Bunga, Nilai Tukar, Dana Pihak Ketiga (DPK), Perbankan Syariah Indonesia.

Kata Kunci: Inflasi, Suku Bunga, Nilai Tukar, Dana Pihak Ketiga (DPK), Perbankan Syariah Indonesia.

ABSTRACT

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Program : Islamic Economics
Title : The Effect of Macroeconomic Performance on Third-Party Funds in Islamic Banking in Indonesia During the 2021–2025 Period

This study aims to analyze the effect of inflation, interest rates, and exchange rates on Third-Party Funds (TPF) in Islamic Banking in Indonesia during the 2021–2025 period. Third-Party Funds are the primary source of funding for Islamic banks in carrying out their financial intermediation function; therefore, changes in macroeconomic conditions are expected to influence banks' ability to mobilize public funds. This study employs a quantitative approach with an associative research design, using secondary data obtained from the financial statements of eight Islamic Commercial Banks published by the Financial Services Authority (OJK), as well as inflation, interest rate (BI 7-Day Reverse Repo Rate), and exchange rate data obtained from Bank Indonesia for the period 2021–2025. The data were analyzed using panel data regression with the assistance of EViews 12 software, preceded by panel model selection, classical assumption tests, partial significance tests (t-test), simultaneous significance tests (F-test), and the coefficient of determination (R^2). The results indicate that, partially, inflation has no significant effect on Third-Party Funds, with a t-statistic of -0.531887 and a probability value of 0.5955 > 0.05, and interest rates also have no significant effect on Third-Party Funds, with a t-statistic of -0.630317 and a probability value of 0.5289 > 0.05; in contrast, the exchange rate has a positive and significant effect on Third-Party Funds, with a t-statistic of 2.171793 and a probability value of 0.0303 < 0.05. Simultaneously, inflation, interest rates, and exchange rates have a significant effect on Third-Party Funds, as indicated by an F-statistic of 2.739144 and a Prob(F-statistic) of 0.043273 < 0.05. The coefficient of determination (Adjusted R^2) is 0.014131, indicating that 1.41% of the variation in Third-Party Funds can be explained by inflation, interest rates, and exchange rates, while the remaining 98.59% is explained by other variables outside the research model. These findings indicate that exchange rate movements are the only macroeconomic factor that significantly influence the collection of Third-Party Funds in Islamic banking in Indonesia during the study period.

Keywords: *Inflation, Interest Rate, Exchange Rate, Third-Party Funds (TPF), Islamic Banking in Indonesia*