

INTISARI

Penelitian ini bertujuan untuk Menganalisis Pengaruh Inflasi, Nilai Tukar, BI Rate dan Return On Assets (ROA) terhadap Dana Pihak Ketiga Bank Umum Syariah di Indonesia. Data yang digunakan dalam penelitian yaitu Dana Pihak Ketiga, Inflasi, Nilai Tukar, BI Rate, dan Return On Assets (ROA). Dalam penelitian ini menggunakan metode regresi linear berganda dan uji asumsi klasik dengan bantuan aplikasi *Stata*. Hasil penelitian menunjukkan bahwa variabel Inflasi (0,226) mempunyai hubungan positif dan tidak signifikan terhadap dana pihak ketiga bank syariah di Indonesia. Variabel BI Rate (0,000) mempunyai hubungan negatif dan signifikan terhadap dana pihak ketiga bank syariah di Indonesia. Sedangkan variabel Nilai Tukar (0,000) dan *Return On Assets* (0,000) mempunyai pengaruh positif dan signifikan terhadap dana pihak ketiga bank syariah di Indonesia.

Kata Kunci: Dana Pihak Ketiga, Inflasi, Nilai Tukar, BI Rate dan *Return On Assets* (ROA)

ABSTRACT

This study aims to analyze the effect of inflation, exchange rate, BI Rate and Return On Assets (ROA) on Third Party Funds of Sharia Commercial Banks in Indonesia. Data used in the study are Third Party Funds, Inflation, Exchange Rate, BI Rate and Return On Assets (ROA). In this study using multiple linear regression methods and test classic assumptions with the help of Stata application. The results showed that Inflation variable (0,226) had a positive and not significant relationship to Third Part Funds of sharia commercial banks in Indonesia. BI Rate variable (0,000) has a negative and significant relationship to Third Part Funds of sharia commercial banks in Indonesia. While the Exchange Rate (0,000) and Return On Assets (0,000) have a positive and significant relationship to Third Part Funds of sharia commercial banks in Indonesia.

Keyword: *Third Part Funds, Inflation, Exchange Rate, BI Rate and Return On Assets (ROA)*

