

The Effect of Interest Rates And Profit Sharing Riots on The Collection of Third Party Funds (DPK) In Banking Sharia Indonesia (Study on Sharia Commercial Banks, which are registered with the OJK)

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Abstract

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Third-party funds (DPK) at Sharia Commercial Banks (BUS) are funds sourced from the wider community collected by the bank through the products offered, such as savings deposits and current accounts based on Sharia principles. The movement of third-party funds can be influenced by several external and internal factors within the bank. Alone. This research aims to test whether the interest rate and profit-sharing ratio affect the collection of third-party funds in Islamic commercial banks that have registered with OJK for the 2015-2021 period partially and simultaneously. This research is quantitative research, and the data source uses secondary data in the form of a time series of 84 samples. The method used in this research is a multiple linear regression method with the help of the SPSS version 25 program. Partial research results (t-test) show that the interest rate variable has a negative and significant effect on party funds third and the profit-sharing ratio variable has a positive and significant effect on party funds third. Simultaneously (f test) shows that the interest rate and profit-sharing ratio influence third-party funds in Islamic commercial banks in Indonesia.

Kata kunci: Interest Rates, Profit-sharing, Third-party Funds (DPK) and Sharia Commercial Banks.

INTRODUCTION

Banks, as financial institutions, are part of the driving factors of economic activity. The activities of institutions as providers and distributors of funds will determine whether a country's economy is good or not. In its development, banking services have progressed quite rapidly. New competitors have entered the market with various product offerings that are diverse and have their own appeal. The presence of banks in the economy plays a very important role. Banking, as one of the backbones of the economy, plays a role as an intermediary for national development but also as an intermediary for sectors with excess finance (deficit to surplus). The development of Indonesian banking continues to increase, both conventional banks and Sharia banks. The presence of Islamic banks in the Indonesian economy in recent years has become an alternative for society after the National Bank experienced a currency crisis in 1997/1998 and the global financial crisis in 2008.

In 2008, this became a benchmark for the success of Sharia banking, which increasingly shows the existence of Sharia banks in the Indonesian economy. Development continues; with the enactment of Law Number 21 of 2008 concerning banking, especially Sharia, the development of the national Sharia banking industry increasingly has an adequate legal basis and will encourage its growth even faster. With its impressive development progress, which has achieved an average asset growth of more than 65% per year in the last five years, it is hoped that the role of the Sharia banking industry in supporting the national economy will be increasingly significant. (www.ojk.go.id).

Sharia banks are banks whose activities refer to Islamic law, and in their activities, neither charge interest nor pay interest to customers. Rewards received by Islamic banks and what is paid to customers depend on the contract and agreement between the customer and the bank. Agreements (contracts) contained in Sharia banking must comply with the terms and pillars of the contract as regulated in Islamic Sharia (Ismail, 2011:26).

Based on Law No. 21 of 2008 concerning Sharia Banking states that Sharia banking is everything that concerns Sharia banks and Sharia business units, including institutions, business activities, as well as methods and processes for carrying out business activities. Sharia banks are banks that carry out their business activities based on Sharia principles and based on their type. They consist of Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS).

Sharia Commercial Bank (BUS) is a Sharia bank that stands alone in accordance with its deed of establishment and is not part of a conventional bank. Sharia Commercial Bank (BUS) activities can generally be divided into three functions, namely collecting funds from the community, distributing funds to the community, and providing services” (Ismail, 2011). “Institutionally, Sharia Commercial Banks are in the form of fully pledged Islamic banks, and there are also those in the form of Sharia Business Units (UUS) of conventional commercial banks.

According to Indonesian Sharia Banking Statistics (2022), it shows that in 2022, Sharia banks in Indonesia will have 198 banks consisting of 12 Sharia Commercial Banks (BUS), 21 Sharia Business Units (UUS), and 165 Sharia People's Financing Banks (BPRS). The number of BUS was reduced from the previous 14 companies to 12 companies due to the merger of state-owned Sharia banks, namely Bank Syariah Mandiri (BSM), BNI Syariah, and BRI Syariah to become Bank Syariah Indonesia (PT. BSI).

Table of Development of Sharia Banking (Sharia Commercial Banks) in Indonesia
(in billion rupiah)

Indicator	2015	2016	2017	2018	2019	2020	2021
Total Assets	213.423	254.184	288.027	316.691	350.364	397.073	441.789
DPK	174.895	206.407	238.293	257.606	288.978	322.853	365.421
Financing	153.968	177.482	187.789	202.298	225.146	246.532	256.219

Based on the table above, the development of Sharia Commercial Banks in Indonesia Total Assets has increased from year to year. In 2015, total assets were 213,423. In 2016, they were 254,184, an increase of 0.19% from the previous year and continued to increase in 2017 by 288,027 or 0.13%; then in 2018, they increased by 316,691 or 0.09%, in 2019 it increased by 350,364 or 0.10%, in 2020 it increased by 397,073 or 0.13% and in 2021 it increased by 441,789 or 0.11% from the previous year.

The development of third-party funds in 2015 amounted to 174,895, an increase in 2016 of 206,407 or 0.18% from the previous year. In 2017, it increased again by 238,293 or 0.15%; in 2018, it increased by 257,606 or 0.08%; in 2019, it increased by 288,978 or 0.12%; in 2020, it increased by 322,853 or 0.11%, and in 2021 it increased by 365,421 or 0.13% from the previous year.

The increase in financing also increases every year; in 2015, the amount of financing was 153,968, an increase in 2016 of 177,482 or 0.15% from the previous year. In 2017, it increased again by 187,789 or 0.05%; in 2018, it amounted to 202,298 or 0.07%; in 2019, it amounted to 225,146 or 0.11%; in 2020, it amounted to 246,532 or 0.09%; in 2021 it amounted to 256,219 or 0.03% from the previous year.

It can be seen from the development table that the amount of "Third-party Funds (DPK) always increases every year. Third-party funds are funds obtained from the public which will be deposited with the bank with the aim of obtaining rewards/profit-sharing . If a Sharia bank cannot realize the customer's desire to obtain good rewards/profit-sharing , it is possible that the Sharia bank will lose the trust of customers, so the bank may lose its customers. Therefore, Islamic banks must be professional in managing customer funds in order to provide a sense of security to customers. Sharia banks must always pay attention to supporting factors that can influence people's interest in placing their funds in Sharia banks. Based on a literature survey that I found, there are several factors that can influence the collection of third-party funds, namely the profit-sharing ratio.

The profit-sharing system is a system where agreements or cooperative ties are made when conducting business. In this business, it is agreed that there will be a sharing of the profits that will

be obtained between the two parties. Profit-sharing in Sharia banking is a special feature offered to the public, and in Sharia, rules relating to the distribution of business results must be determined first at the beginning of the contract or agreement (akad). So the greater the reward or profit-sharing that customers will receive, the greater the public's interest in saving their funds in Sharia banks, considering that the majority of Sharia bank customers are also conventional bank customers, and they tend to choose to place their funds in savings products that provide higher returns (Zuhri, 2020). So, the profit-sharing factor becomes very important, which can influence the amount of third-party funds. Research conducted by Al-Jihadi (2020) states that the profit-sharing level variable has a significant positive effect on the collection of third-party funds at Islamic commercial banks in Indonesia. It is the same only as research by Alinda and Riduwan (2016) and Muliawati and Mardiyati (2013), which states that the profit-sharing ratio shows a positive influence on mudharabah deposits. Meanwhile, research conducted by Muhammadiyah (2020) states that the profit-sharing ratio variable has an influence and is not significant on third-party funds. Different results were also shown in research conducted by Sugiharti et al. (2021), stating that profit-sharing has no influence on third-party funds. Supported by research by Ritonga (2017) states that profit-sharing "has no influence on third-party funds.

Another factor that can influence third-party funds is interest rates. The interest rate is a fee that must be paid by the borrower for the loan received and is a reward for the lender for their investment. Interest rates influence individual decisions regarding the choice of spending more money or saving their money in the form of savings (Solikha, 2018). Therefore, high and low-interest rates will affect the collection of third-party funds. There have been several previous studies related to interest rates, but there are differences in research results, including previous research conducted by Muhammadiyah (2020) stating that the BI Rate (interest rate) has a significant and influential effect on third-party funds. Meanwhile, research by Muliawati and Mardiyati (2013) states that the BI interest rate does not partially have a significant effect on BSM deposits with a negative coefficient, the same as Al-Jihada's research (2020) states that the interest rate growth variable has a significant negative effect on the collection of Party Funds. Third (DPK). Because of its important role in the economy, DPK is a factor in the stability of the economic system. Sharia banking skills in collecting deposits to absorb the cycle of money in circulation to influence inflation control. And the profit-sharing ratio is one of the efforts of Sharia banks to attract customers to save and increase deposits.

METHODS

In this research, the author used quantitative research methods. Quantitative research is research in the form of numbers and analysis using statistics (Sugiyono, 2015). This research uses a quantitative approach in the form of financial ratio data based on time series. Time series data is

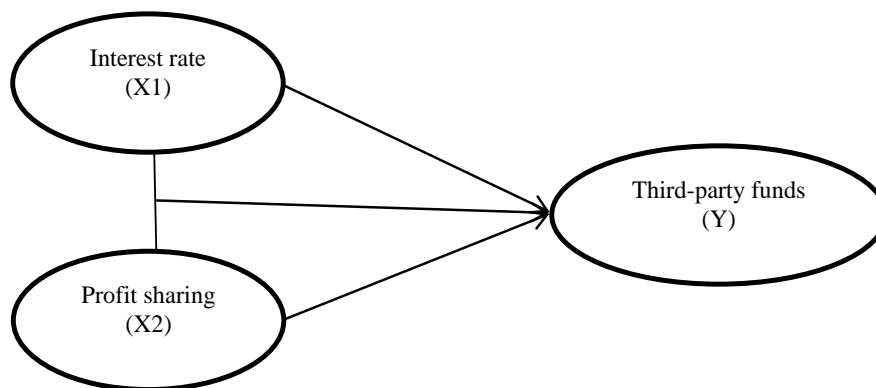
data chronologically arranged according to time on a variable and is used to see the effect of changes within a certain time period. (Kuncoro, 2013).

This research analyzes the influence of interest rates and profit-sharing on the collection of third-party funds where the data used in this research is the monthly financial report data of Sharia Commercial Banks (BUS) in Indonesia, which are registered with the OJK. So, in this Study the time series data used is data on a monthly scale for the period 2015 to 2021.

Hypothesis testing was carried out using statistical calculations with SPSS (Statistical Product and Services) Version 25. The analysis technique used in this research was:

1. Descriptive statistics
2. Multicollinearity Test
3. Autocorrelation Test
4. Multiple Linear Regression Analysis
5. Hypothesis Testing
 - a. T-test
 - b. F test
6. Coefficient of Determination Test

Research design



Hypothesis

A hypothesis is a conclusion or temporary answer that still needs to be proven for its truth. A hypothesis is a temporary conclusion regarding the problem that will be researched. From the description above, the hypothesis in the research that the author will create is as follows:

1. The Effect of Interest Rates on Third-party Funds (DPK)

The influence of interest rates on third-party funds is explained in research." Muhammadinah (2020) states that the BI Rate ("interest rate) has a significant and influential effect on third-party

funds. This is because there is an increase in interest rates, which influences people to save their funds with Sharia banking. This research is in contrast to the "results" of research conducted by Alinda and Riduwan (2016) stating that interest rates have no effect on "third-party funds."

H1 = It is suspected that interest rates have a positive and significant effect on Third-party Funds.

2. Effect of Profit-sharing Ratio on Third-party Funds

The influence of the profit-sharing ratio on third-party funds is explained in research." Al-Jihadi (2020) states that the profit-sharing ratio shows a positive influence on "mudharabah deposits. The results of this research are supported by research by Alinda and Riduwan (2016), which states that profit-sharing has a positive effect on third-party funds. "This means that when the profit-sharing rate rises, third-party funds will also increase; likewise, when the profit-sharing rate falls, third-party funds will fall." This research is not in line with research conducted by Sugiharti (2021), which states that profit-sharing does not have a significant influence on third parties and Islamic commercial banks in Indonesia.

H2 = It is suspected that the Profit-sharing Ratio "has a positive and significant impact on Third-party Funds

3. The Influence of Interest Rates and Profit-sharing Ratios on Third-party Funds”

“The influence of interest rates and profit-sharing ratios on third-party funds" is explained in the research (Muhammadinah, 2020) shows "that the variables BI Rate and profit-sharing ratio together have a significant effect on third-party funds". It's the same with research (Solikha, 2018) and Ritonga (2017) stated that the variables of interest rates and profit-sharing simultaneously "have a significant influence on Islamic general banking in Indonesia.

H3 = It is suspected that interest rates and profit-sharing ratios have a significant influence on third-party funds.

RESULT AND DISCUSSIONS

Testing and Data Analysis Results

1. Descriptive statistics

Descriptive statistical tests are very necessary for research because the aim and function of descriptive statistical tests is to explain or describe various characteristics of data, such as what the average is, how far the data varies, what is the standard deviation, and maximum and minimum values. The descriptive statistical test in this research is to describe data statistically from the variables of interest rates, profit-sharing and third-party funds. The results of descriptive statistical data processing can be seen in the table below:

Descriptive Statistics

N	Minimum	Maximum	Mean	Std. Deviation
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Interest rate	84	1.25	2.05	1.6227	.24928
Profit-sharing	84	19.98	23.39	22.1845	.81716
Third-party funds (DPK)	84	25.82	26.62	26.1998	.23974

Based on the results of data processing in the descriptive statistics table above, it can be explained that:

- 1) The results of descriptive statistical tests on the interest rate variable "obtained the lowest percentage value of 1.25% and the highest value of 2.05%. With an average value of "1.6227% and a standard deviation value of 0.24928.
- 2) The results of descriptive statistical tests on the "profit-sharing variable obtained the lowest value of 19.98 and the highest value of" 23.39. The "average value is 22.1845 with a standard deviation value of" 0.81716.
- 3) The results of descriptive statistical tests on the third-party funds (DPK) variable obtained "the lowest value was 25.82 and the highest value was 26.62. The average value is 26.1998, and the standard deviation value is 0.23974.

2. Multicollinearity Test

In the multicollinearity test, standard normality values are used based on tolerance values greater than 10% (tolerance > 0.10) and VIF (Variance Inflation Factor) less than 10 (VIF < 10).

Multicollinearity Test

Variable	Tolerance	VIF
Interest rate	.810	1.234
Profit-sharing	.810	1.234

Based on the results of multicollinearity test data processing in the table above, it can be seen that the tolerance value for the interest rate variable = 0.810, then for the "tolerance value for the profit-sharing variable = 0.810, all" tolerance values are greater than 0.1 (tolerance > 0.10). The VIF value of the interest rate variable = 1.234, then "the VIF value of the profit-sharing variable = 1.234," all VIF values are smaller than 10.00 (VIF < 10). Because all tolerance values are > 0.1 and VIF values < 10.00, it can be concluded that there is no multicollinearity between the independent variables in the regression model so it can be concluded that this research data is free from multicollinearity and can be continued to the next test.

3. Multiple Linear Regression Test

The multiple linear regression test was used to determine the influence of the independent variables interest rate (X1) and profit-sharing (X2) on the dependent variable third-party funds (Y") for the period 2015 to 2021. The results of data processing can be seen in the table below:

Multiple Linear Regression Test

Variabel	B	Std. Error	t	Sig.
(Constant)	25.929	.459	56.453	.000
c	-.714	.060	-11.850	.000
Profit-sharing	.064	.018	3.504	.001

Based on the coefficient table above, a multiple linear regression model equation can be created between the dependent and independent variables, namely as follows:

$$Y = \alpha + b_1X_1 + b_2X_2 + E$$

$$DPK = \alpha + b_1 \text{ Ln SB} + b_2 \text{ Ln BH} + E$$

$$DPK = 25,929 - 0,714 + 0,064 + E$$

Ket:

Y = "Third-party funds (DPK)

α = Constanta

b1b2 = Regression Coefficients

X1 = Interest rate (SB)

X2" = Profit-sharing (BH)

1. Based on the multiple linear regression equation above, it can be seen that the constant value = 25.929, which means that if the interest rate (X1) and profit-sharing (X2) are 0 (zero) or "have not changed, then the value of third-party funds (DPK) is equal to "25,929.

2. The regression coefficient value of the interest rate variable (X1) = -0.714 shows that if the interest rate increases by 1%, third-party funds (Y) will decrease by -0.148.

3. The regression coefficient value of the profit-sharing variable (X2) = 0.064. shows that if profit-sharing increases by 1%, then third-party funds (Y) will increase by 0.064.

Hypothesis testing

a. Uji T (Uji Parsial)

The T-test aims to determine the effect of the independent (free) variable on the dependent (dependent) variable individually (partially). By testing, if count < ttable and the significant value is > 0.05, then H1, H2 are rejected and H01, H02. The results of the T-test data processing (partial test) are as follows:

Uji t

Variabel	B	Std. Error	t	Sig.
Interest rate	-.714	.060	-11.850	.000
Profit-sharing	.064	.018	3.504	.001

Based on partial statistical tests in the table above, it shows that "for the interest rate variable", the calculated t value = -11,850 and the significant value is 0.000. So, it can be seen that

the calculated t value " $= -11.850 < 1.990$ " and the significant value $= 0.000 < 0.05$, which means that interest rates have a negative and significant effect on "third-party funds." The interest rate variable coefficient of -0.714 shows a negative number, meaning that interest rates are negatively related to third-party funds (TPF).

Furthermore, the partial statistical test in the table above shows that the profit-sharing variable "t value $= 3.504$ and the significant value is 0.001 . So, it can be seen that the calculated t value " $= 3.504 > 1.990$ " and the significant value $= 0.001 < 0.05$, which means that profit-sharing has a positive and significant effect on "third-party funds."

b. The F test (simultaneous test)

The F test (simultaneous test) aims to determine the effect of each independent variable on the dependent variable together. With the test "if calculated $f > f$ table and significant < 0.05 , then H_3 is accepted and H_0 is rejected. On the other hand, if f -count $< f$ -table and the significant value is > 0.05 , then H_3 is rejected, and H_0 is accepted. The results of the F test (simultaneous test) are as follows:

The F test

F-Statistic	Prob. (F-Statistic)
116.579	.000^b

Based on the F test results table above, it shows that the calculated f value $= 116.579$ "with an f table value of 3.11 , so the calculated $f = 116.579 > 3.11$ f table" and a significant value $= 0.000 < 0.05$. Based on the test results above show that interest rates and profit-sharing simultaneously have a positive and significant effect on third-party funds.

c. Coefficient of Determination Test (R2)

The coefficient of determination test aims to find out how much ability the independent variables used in the regression model have in explaining the dependent variable. The results of the coefficient of determination "test" in this research are as follows:

Coefficient of Determination Test (R2)

R Square	Adjusted R Square
.742	.736

Based on the table above, it can be concluded that the adjusted R Square (R2) value is 0.736 , meaning that 73.6% of the third-party funds dependent variable can be explained by variations in the two independent variables, namely, among others, interest rates and profit-sharing. Meanwhile, the remaining 26.4% can be explained by other variables which are considered to have an influence on the dependent variable "which are not discussed in this research.

DISCUSSIONS

1. The Effect of Variable Interest Rates on Third-party Funds

The partial results (t-test) for the interest rate variable (X1) show that the calculated t-value is -11.850 and the significant value is 0.000. So, it can be seen from the calculated t value = -11.850 < 1.990 and the significant value = 0.000 < 0.05, which means that interest rates have a negative and significant effect on third-party funds (TPF), which means that H1 is accepted. The relationship shown in the results of this research is negative and significant. This means that the results of this research explain that the higher the interest rate, the collection of third-party funds at Sharia Commercial Banks (BUS) will decrease. The interest rate variable coefficient of -0.714 shows a negative number, meaning that there is a partial and significant negative influence of the interest rate variable on third-party funds (DPK).

The results of this research support research by Al-Jihadi (2020), which states that the interest rate growth variable has a significant negative effect on the collection of third-party funds at Sharia Commercial Banks in Indonesia. Research by Muliawati and Mardiyati (2013) states that the BI interest rate partially has no significant effect on BSM mudharabah deposits with a negative coefficient direction. This may be influenced by the improving economic situation, so it would be more profitable if the funds owned were used for business rather than just invested in deposits because people will definitely choose what is more profitable. Therefore, the public looks at the profits that each bank promises. If conventional banks are seen from interest rates, then Islamic banks are seen from profit-sharing ratios. So, customers choose to save their funds in conventional banks or Sharia banks, which is called the risk of fund displacement, and vice versa. It can be seen from the results of this research that interest rates have a negative and significant effect on the collection of third-party funds at Islamic commercial banks in Indonesia.

2. Effect of Profit-sharing Variables on Third-party Funds

The results of the partial test (t-test) for the profit-sharing variable (X2) show that the calculated t value = 3.504 and the significant value = 0.001. It can be seen from the calculated t value = 3.504 > 1.990 and the significant value = 0.001 < 0.05 that hypothesis H2 is accepted and means that profit-sharing has a positive and significant effect on third-party funds (DPK) at Sharia Commercial Banks (BUS) in Indonesia. This shows that an increase in the profit-sharing ratio will encourage an increase in the amount of third-party funds in Sharia banking and vice versa; when the profit-sharing ratio decreases, third-party funds will experience a decline. So, it can be said that profit-sharing has a fairly large role in collecting third-party funds through Sharia banking.

This research is supported by research by Alinda and Riduwan (2016), Al-Jihadi (2020), and Solikha (2019), which states that the profit-sharing ratio has a positive and significant effect

on mudharabah deposits. Likewise, research by Muliawati and Mardiyati (2013) states that the profit-sharing ratio has a significant effect on the growth of third-party funds (DPK) in Islamic commercial banks in Indonesia. Because customers are also influenced by profit-seeking motives, so if the greater the profit-sharing ratio given by Sharia banks to customers, the amount of mudharabah deposits or third-party funds (DPK) will increase. That is one of the goals of the community in saving at Sharia banks, which is supported by factors of conformity to Sharia principles. This conclusion assumes that customers save their funds in Sharia banking for reasons of compliance with religious rules and conformity with Sharia principles. So that prospective customers not only get profits (returns), but can also fulfil the commands of Allah SWT. by avoiding the element of usury because usury in Islam is something that is prohibited or haram.

3. The Influence of Variable Interest Rates and Profit-sharing on Third-party Funds (DPK)

Based on the results of the F-test (simultaneous test) in this Study it shows that the calculated F value is $116.579 > 3.11$, and the significant value is $0.000 < 0.05$. Therefore, it can be concluded that simultaneously interest rates and profit-sharing have a significant effect on third-party funds. The influence of the independent variables is shown by the regression coefficient test with an adjusted R Square (R²) value of 0.736 or 73.6%, so it can be said that the variables Interest Rate (X1) and Profit-sharing (X2) can explain the influence on Third-party Funds (Y). Other variables that influence third-party funds by 26.4% are not discussed in this research.

The results of this research are in accordance with Muhammadinah's (2020) research which states that the BI Rate and profit-sharing ratio variables together have a significant effect on third-party funds. Likewise, research by Solikha (2018) and Ritonga (2017) states that the variables of interest rates and profit-sharing simultaneously have a significant effect on third-party funds from Sharia Commercial Banks (BUS) in Indonesia.

CONCLUSION

Based on the research results, it can be concluded that the Interest Rate Variable partially has a negative and significant effect on Third-party Funds (DPK). The Profit-sharing Ratio variable partially has a positive and significant effect on Third-party Funds (DPK). Simultaneously (together), the variables Interest Rate and Profit-sharing Ratio have a significant influence on Third-party Funds (DPK) in Sharia Commercial Banks in Indonesia for the 2015-2021 period.

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