INTISARI

Penelitian ini bertujuan untuk: 1) menentukan adanya perbedaan tarif bagi hasil simpanan *wadiah* dan *mudharabah* bank syariah dengan suku bunga simpanan bank konvensional, 2) menentukan adanya hubungan bagi hasil simpanan *wadiah* dan *mudharabah* serta suku bunga simpanan dengan pertumbuhan Dana Pihak Ketiga (DPK) perbankan.

Data penelitian berupa laporan bagi hasil simpanan bank syariah dan suku bunga simpanan bank konvensional yang disajikan oleh Bank Indonesia mulai bulan Januari 2008 hingga April 2010. Data simpanan yang digunakan adalah giro, tabungan dan deposito berdenominasi rupiah dan valas. Pengujian hipotesis pertama menggunakan uji beda dua sampel *t-pooled test*. Asumsi yang harus dipenuhi dalam uji beda dua sampel adalah kenormalan data dan homogenitas varians.

Hipotesis kedua menyatakan diduga terdapat hubungan linear antara tarif simpanan dengan Dana Pihak Ketiga. Pengujian hipotesis kedua juga menggunakan uji-t untuk menyatakan hubungan tersebut signifikan atau tidak. Asumsi yang harus dipenuhi untuk analisis persamaan linear berganda adalah uji heteroskedastisitas dengan melihat grafik plot antara nilai prediksi variabel dependen dengan nilai residualnya, uji autokorelasi memakai uji Durbin Watson, uji normalitas residual memakai uji Kolmogorov Smirnov, dan uji Multikolinearitas terlihat pada nilai *variance inflation factor* (VIF).

Hasil analisis hipotesis pertama menyimpulkan: 1) tarif giro rupiah syariah lebih kecil dibandingkan bank konvensional diduga karena diberikan kepada nasabah sebagai bonus yang tidak diperjanjikan sebelumnya, 2) tarif giro valas syariah lebih besar dibandingkan bank konvensional diduga agar dapat bersaing dengan bank konvensional, 3) tarif tabungan rupiah maupun valas syariah lebih besar dibandingkan bank konvensional diduga untuk menghimpun aset berdana murah dan sebagai upaya menarik nasabah, 4) tarif deposito rupiah syariah lebih kecil dibandingkan bank konvensional diduga karena bank syariah cenderung memperkecil biaya penghimpunan dana deposito nasabah.

Hasil analisis hipotesis kedua menyimpulkan: 1) suku bunga tabungan rupiah konvensional memiliki hubungan negatif dengan simpanan rupiah syariah diduga karena nasabah bank syariah juga memiliki motif profit saat pengambilan keputusan keuangan, 2) bagi hasil deposito valas syariah memiliki hubungan negatif dengan simpanan valas syariah diduga karena bank konvensional juga menaikkan tarif deposito valasnya dengan kenaikan yang lebih besar dibandingkan bank syariah.

7) suku bunga tabungan rupiah konvensional memiliki hubungan negatif dengan simpanan rupiah konvensional diduga krisis ekonomi global menurunkan kepercayaan nasabah terhadap lembaga keuangan sehingga peningkatan suku bunga tabungan tidak menarik bagi nasabah. 8) suku bunga giro valas konvensional memiliki hubungan negatif dengan simpanan valas konvensional. Giro valas yang juga diperjualbelikan dalam pasar uang antar bank, saat terjadi krisis ekonomi global menjadi tidak menarik lagi meski suku bunganya telah dinaikkan.

Kata kunci: *simpanan, giro, tabungan, deposito, bagi hasil, suku bunga, bank syariah, bank konvensional, Dana Pihak Ketiga.*

ABSTRACT

This research aimed to: 1) decide the difference between profit sharing tariff of sharia bank savings and savings rates of conventional bank, 2) decide the correlation between funding tariff of sharia bank and conventional bank and the third party funds growth.

The research data used profit sharing tariff of sharia bank savings and savings rates of conventional bank reports that is served by Bank Indonesia started from January 2008 until April 2010. The savings data are demand deposit (giro), saving deposit and time deposit denominated rupiah and foreign exchange. First hypothesis testing used t-pooled two sample different test. Assumptions that needed to be filled for t-pooled test are normality data and variance homogeneity.

Second hypothesis stated that there is alleged a linear correlation between savings tariff and third party funds. The second hypothesis testing also used t-test to decide the correlation significances. Asumptions that needed to be filled for multiple linear regression analysis are heteroscedastisity test with plot graphic test between dependen variable prediction score with residual score, autocorrelation test with Durbin Watson test, residual normality test with Kolmogorov Smirnov, and muticolinearity shown with variance inflation factor (VIF) score.

The results of first hypothesis analysis are: 1) giro tariff of rupiah sharia is smaller than conventional bank is alleged because it offered to customer as a bonus that not previously promised, 2) giro tariff of forex sharia is bigger than conventional bank is alleged because it could compete with tariff of conventional bank, 3) saving deposit tariff of rupiah and forex sharia are bigger than conventional bank is alleged because they accumulated the inexpensive asset and as a bank's effort to attract customer, 4) time deposit of rupiah sharia is smaller than conventional bank is alleged because shariah bank tended to minimize its cost of time deposit funds.

The results of second hypothesis analysis are: 1) saving deposit tariff of rupiah conventional negative correlated with savings of rupiah sharia is alleged because sharia bank customer had profit motive when decide the financial investment, 2) time deposit tariff of forex sharia negative correlated with savings of forex sharia is alleged because conventional bank also raised its time deposito tariff of forex higher than sharia bank, 3) saving deposit tariff of rupiah conventional negative correlated with savings of rupiah conventional is alleged because global economic crisis reduced customer loyalty to financial institution so the raising saving deposit tariff could not attract customer, 4) giro tariff of forex conventional negative correlated with savings of forex conventional. Forex giro that is also traded in interbank money market became unattractive when global economic crisis occurred although the tariff had been raised.

Keywords: *savings, demand deposit, saving deposit, time deposit, profit sharing, interest rate, sharia bank, conventional bank, third party funds.*