

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis Pengaruh Inflasi, Kurs dan BI *Rate* terhadap Dana Pihak Ketiga (DPK) dengan *Equivalent Rate* (ER) sebagai Variabel *Intervening* Pada Bank Umum Syariah di Indonesia Periode 2018-2022. Objek penelitian ini merupakan Bank Umum Syariah yang termasuk dalam Bank Devisa. Jenis penelitian ini adalah penelitian kuantitatif menggunakan data sekunder berbentuk data *time series*. Pengambilan sampel menggunakan teknik sampel jenuh sehingga diperoleh tiga Bank Umum Syariah yang juga termasuk Bank Devisa yaitu Bank Muamalat, Bank Mega Syariah dan Bank Panin Dubai Syariah.

Teknik analisis data yang digunakan adalah uji statistik deskriptif, uji regresi linier berganda, uji hipotesis, uji asumsi klasik, dan analisis jalur (*path analysis*) yang diolah menggunakan program *Eviews* 10. Hasil penelitian menunjukkan bahwa secara parsial Inflasi dan BI *rate* berpengaruh positif terhadap Dana Pihak Ketiga. Sedangkan Kurs dan *Equivalent rate* berpengaruh negatif terhadap Dana Pihak Ketiga. Berdasarkan hasil analisis jalur (*path analysis*) menunjukkan bahwa *equivalent rate* dapat memediasi pengaruh Inflasi, Kurs dan BI *rate* terhadap Dana Pihak Ketiga.

**Kata Kunci** : Inflasi, Kurs, BI *Rate*, *Equivalent Rate*, Dana Pihak Ketiga

## **ABSTRACT**

*This study aims to analyze the Effect of Inflation, Exchange Rate and BI Rate on Third Party Funds (DPK) with Equivalent Rate (ER) as Intervening Variables in Islamic Commercial Banks in Indonesia for the 2018-2022 period. The object of this research is an Islamic Commercial Bank which is included in the Foreign Exchange Bank. This type of research is quantitative research using secondary data in the form of time series data. Sampling used a saturated sample technique to obtain three Islamic Commercial Banks which are also Foreign Exchange Banks, namely Bank Muamalat, Bank Mega Syariah and Bank Panin Dubai Syariah.*

*The data analysis technique used was descriptive statistical test, multiple linear regression test, hypothesis testing, classic assumption test, and path analysis which was processed using the Eviews 10 program. The results showed that partially inflation and the BI rate had a positive effect on funds. Third party. Meanwhile, the Exchange Rate and Equivalent rate have a negative effect on Third Party Funds. Based on the results of path analysis (path analysis) shows that the equivalent rate can mediate the effect of inflation, exchange rates and BI rate on third party funds.*

**Keywords:** *Inflation, Exchange rate, BI Rate, Equivalent Rate, Third Party Funds*