

EFFECT OF INTEREST RATE AND INFLATION ON DEPOSIT AMOUNT AT BANK NAGARI PADANG MAIN BRANCH

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Abstract

This study aims to determine interest rates and inflation on the number of deposits at Bank Nagari Main Branch Padang. This study uses quantitative methods. The type of data used by the author is time series data. Sources of data that researchers use is secondary data. The secondary data that the author uses is in the form of financial report data for 2016-2020 from the official websites of Bank Nagari and Bank Indonesia through the websites www.banknagari.co.id and www.bi.go.id. In this study, the author uses the method of documenting a company's report. Based on the study results, interest rates have an effect on the number of deposits, inflation has no effect on the number of deposits and interest rates and inflation have a simultaneous effect on the number of deposits. These results were obtained from the Eviews8 data processing.

Keywords: Interest Rates, Inflation, Amount of Deposits

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I. Introduction

The banking world is a financial body and rules that continue to compete to obtain funds from the public and these funds will be distributed to people in need. According

to the Law of the Republic of Indonesia No. 10 of 1988 dated November 10, 1988, banking is the ability to collect, distribute funds and serve customers well. Deposits, savings, current accounts and time deposits are activities to collect and distribute funds from the community and make it easier for people to save money or invest in the dep period an (Faridah, 2019).

Bank Nagari is the only bank owned by the West Sumatra Regional Government that seeks to improve the economy of the citizens of West Sumatra. Bank Nagari is headquartered in the city of Padang. Bank Nagari was established on March 12, 1962 under the name OF PT. West Sumatra Regional Development Bank. Number 13 dated July 21, 2021 Based on the decision of the First Agenda regarding the evaluation of the change in the Name of PT. West Sumatra Regional Development Bank, then approved changes to article 1 paragraph (1) of the Articles of Association related to the name of the company PT. The West Sumatra Regional Development Bank called Bank Nagari was changed to PT. Nagari Bank. Henceforth the nickname PT. Nagari Bank is Nagari Bank. Deposits are the activities of banks to receive funds from residents, which banks need in bank activities such as circulating funds to residents, for example, providing loans. Customers who deposit their funds in banks are called depositors. The depositor can take back the money according to the agreement made with the relevant bank at a certain time. The benefit of deposits is that it stimulates the economy. The deposit interest rate is a loan by the borrower then deposited to the creditor, namely the interest of both business people, individuals, entrepreneurs, managers in carrying out business activities and economy with various alternatives both investment and financing (Sudian et al., 2017).

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(Cashmere, 2014) states the deposit has a certain period. The wak tu period usually varies from 1, 2, 3, 6, 12, 18 to 24 months. Time deposits are issued in the name of both individuals and institutions. This means that the name of a person or institution is listed in the deposit certificate. According to the term, interest on deposits can be withdrawn after the month or after maturity (term), both cash and non-cash withdrawals (book transfers) and are subject to tax on the amount of interest it receives. The amount

deposited is in the number of round shapes and there is a minimum limit. Deposit candancers before maturity are subject to a *penalty rate* (fine).

At the end of 1998, the exchange rate weakened and impacted the nation's economic development. Initially, there were various policies from the government to make it easier for the private sector and banks to carry out their business operations in collecting money from the hands of the public. With the ease with which the government competition between banks to attract customers is getting tighter, there has been the emergence of new branches and various types of interest rates that are held erikan, intended to distribute funds in the community. In improving each company, it should strive to strive for the results of the financial sector, the main thing in increasing the number of customers in collecting funds from the public in order to increase the number of ah funds that are then made as business capital for other companies, so that the spread of banks both government and private that reach the sub-district level continues increase the equalization and allocation of funds or financing of economic activities in the region to create jobs (Ibrahim, 2011).

The banking sector depends on the position of the exchange rate because transactions use foreign currencies. If the exchange rate position weakens, it will have an impact on the exchange rate, the domestic interest rate. The situation is getting worse for the National economy such as interest income from small borrower customers compared to interest costs that banks charge to customers, the situation results in banks finding it difficult to make a profit (Wibowo & Syaichu, 2013).

The case related to deposits reported by kompas.com explained the case of deposits of IDR 56 billion. Some customers of PT Bank Mega Tbk lost their deposit funds placed at bank Mega Gatot Subroto branch, Denpasar, Bali. 14 nasabah were victims with a total loss of around Rp 56 billion. Previously, the case that emerged in February 2021 initially only involved 9 customers, the loss of the nine customers was around IDR 33.45 billion. Then the deposit funds at Bank Mega were 5 customers with a total loss of Rp 23 billion. Since saving at Bank Mega, customers have never disbursed deposits since 2015-2019. Deposit products taken from 1 month to 3 months are extended otomatis. So that customers come to Bank Mega in November 2020 to find their deposits. The bank official said the customer's deposits had been disbursed and frozen the accounts. The cause of this case was due to a change of leadership in the bank. This case can be resolved by the bank confiscating the seized assets of the accused, to be returned to the rightful party (Kompas.com).

According to (Sadono Sukirno, 2005), interest rates are the price of money today and tomorrow will be different. The value for money on this day will be different in the future. If spent today and then spent in the future, money will be different in price. So,

the price of money today is the price that must be imagined differently from in the future because there is an exchange between one rupiah.

Sinungan, (2018) stated that interest rates are a conventional instrument to control or suppress the growth rate of the inflation rate. If interest rates are high, people will be more interested in keeping their money in banks than investing in industry or manufacturing, which is a much higher risk than investing in banks, especially deposits. The interest rate is the commission that the bank must give from receiving a certain amount of funds. The interest rate is also said to be the cost of the loan, or the price given by the lender for the loan of funds provided by the bank. The interest rate is determined by the intersection of the investment demand curve and the savings curve. The interest rate is the cost of using money, as per the biddern and the demand for money.

Boediono, (2014) states that interest rates are considered rents for the use of money for a certain period, or prices for the use of money. The agreed price is the price of using the money for a mutually determined period. This price is usually expressed per unit time (per month or according to applicable customs).

The research conducted (Mirza, 2011) found a "positive and significant influence of interest rates on the number of depots. High interest rates will encourage people to keep their money in the bank, not invest in the manufacturing sector, which is a much higher risk, encouraging people to keep their money in the bank. bank". Based on these assumptions, the peneliti proposes a hypothesis that will be empirically proven :

H₁: Interest Rate has a positive and significant effect on the amount of deposits

Effect of Inflation on Deposit Amount

Inflation is one of the economic problems that has always been experienced by, almost all countries. Talk of inflation is always associated with rising prices, because it is price that is an important indicator rather than inflation. Inflation is a condition in which there is a tendency to increase the price of goods in general and continuously temporary. The results of the study (Rahayu & Siregar, 2018) inflation has a positive and significant effect on the number of deposits. This is because when there is inflation, people can maintain their consumption level and from uncertainty, the amount of deposits in banks increases. According to (Anwar, 2018) Inflation has a positive and significant effect on deposits, this is because the inflation rate on a light or heavy scale also greatly affects public interest to deposit its funds in the bank.

Research conducted (Zalukhu et al., 2011) Inflation has a negative but not significant influence on the amount of deposits. This means that any increase in inflation will reduce the amount of deposits. When inflation occurs, the nominal price of goods and services increases so that people's purchasing power will decrease. If the customer has a goal to maintain his consumption level, then the originally allocated income as a deposit will be used partly or completely for consumption purposes.

Research according to (Gumelar, 2013) Inflation has a negative effect. The amount of inflation in Indonesia has deviated far from economic projections, but monthly, Indonesia's inflation is still in line with expectations, namely at 1 percent. The existence of this inflation shows that the money supply in the community is increasing, so there is a need for policies from the government. One of them is to increase the interest rate on savings, so that people are interested in hoarding.

H₂: Inflation has a positive effect on the amount of deposits

Effect of Interest Rate and Inflation on Deposit Amount

According to (Rahayu & Siregar, 2018) interest rates and Inflation have a positive and significant influence on the amount of deposit funds. Interest rates and inflation can influence deposits. because the size of deposits and the interest rate affect the number of deposits and in the event of inflation the people can maintain their consumption level and protect them from being overcrowded or fluctuating in the future so that it will increase the amount of deposits in the bank, it will have a positive and significant impact on the amount of deposit funds.

According to (Anwar, 2018), interest rates and inflation positively influence deposits. This is because interest rates and inflation on a light or heavy scale also greatly affect the need for people to deposit their funds in banks.

According to (Febriani, 2019), interest rates and inflation positively impact the number of deposits. In the *Inflation Targeting* policy scheme, the government usually directly addresses the increase in inflation with a policy of monetary tightening through an increase in the *BI Rate*. But there is often an intersection between the banking response and the government's expectations. This is due to the difference in views between the government and the banking world in responding to inflation and its effect on the accumulation of capital stored in the form of savings and depositors' ito.

According to (Gumelar, 2013), research research interest rates and inflation have a positive effect on the number of deposits. The amount of inflation in Indonesia has deviated far from economic projections, but monthly, Indonesia's inflation is still in line

with expectations, below 1 percent. The existence of this inflation shows that the money supply in the community is increasing, so there is a need for policies from the government. One of them is to increase the interest rate on savings, so that people are interested in turning the corner.

The study concludes that there is a strong relationship between interest rates and inflation and the amount of deposits. In the Inflation Targeting policy scheme, the government usually directly addresses the increase in inflation with a policy of tightening the money through an increase in the BI Rate. But there is often an intersection between the banking response and the government's expectations. This is due to the difference in views between the government and the banking world in responding to the phenomenon of inflation and its opposition to the accumulation of capital stored in the form of savings and deposits.

H₃ : Interest Rate and Inflation have a positive effect on the Amount of Deposits

II. Material and Method

In this study, the authors used quantitative methods. A quantitative approach is a research method used to examine a population or sample to test a certain established hypothesis (Sugiyono, 2017). This research uses quantitative research methods because the data uses figures from the annual financial statements used for the researcher's variable independent, namely interest rate on deposits and the number of customers. The results of the processed numbers are then processed using the Eviews program.

The type of data that the authors used in this study was Time Series data. This Time Series data is data that has a time series of more than one year on an object or data collected over time against an object. While the measurement scale uses a ratio scale. Ratio data is the data with the highest level of measurement in other types of data (Winarno, 2011).

The data source used in this study is secondary data. Secondary data is data collected from various sources that already exist by researchers. The data can be obtained from various sources such as central bureau of statistics, books, annual reports, journals and others (Radjab & Jam'an, 2017).

III. Results and Discussion

Descriptive Statistical Analysis

Descriptive analysis describes the object of study through sample data, without conducting an analysis and making generally accepted conclusions. The descriptive analysis in this study includes the variables of dividend policy, liquidity, profitability, and company growth shown in the following table:

Table 2

Descriptive Statistics

	Pendapatan Native Region	Capital Expenditures	Regional Financial Performance
Maximum	8.390.723	4.945833	3.120500
Minimum	11.470.894	6.000.000	4.450.000
Mean	5.997.474.	3.750.000	1.320.000
Standard Deviation	1.267.799.	0.660784	0.740.470
Observation	60	60	60

Source: Secondary Data processed by E-Views 8

Based on the table above , it can be seen that the observations in this study amounted to 60 data. Data on the Amount of Deposit shows that the maximum value is IDR11,470,894 which was found in December 2020. As well as the minimum value on the Total Deposit is worthRp 5,997,474 in July 2017. And the average amount of money circulating in Indonesia from January 2016 to December 2020 is worth Rp . 8,390,723.

The interest rate variable shows thatthe maximum value is 6.00 from November 2018 to June 2019. And the minimum value at the interest rate is 3.75 which occurs in two consecutive months, namely in November 2020–December 2020. As well as the average (Mean) of the a tribe datais 4.94.

The inflation variable shows that the maximum value is 4.45which occurred in March 2016 and for the minimum value is 1.32which was in August 2020. And the average (mean) of inflation in Indonesia is 3.12.

Hypothesis Test

T Test

Table 3

T Test Results

Variables	Coefficient	Std. Error	t-Statistics	Prob.
Y	10.437.355	885754.6	11.78357	0.0000
X1	425627.0	182507.3	2.332109	0.0233
X2	-1330464.	162866.5	-8.169042	0.0000

Source : Secondary data processed with E-Views 8, 2022

1. The effect of the interest rate on the amount of deposits

The test results above show a positive interest rate value, this shows that the direction of the coefficient is positive, where the value of the interest rate probability is $0.0233 < 0.05$ so that the first hypothesis is accepted. Then it can be concluded that the interest rate positively influences the amount of deposits on the nagari bank of the padang main branch.

2. The effect of inflation on the amount of deposits

The test results with the test above show a probability value of $0.0000 < 0.05$ but towards negative. so that the second hypothesis is accepted. So it can be concluded that inflation has a significant negative effect on the amount of deposits at the Nagari bank , the main branch of Padang.

Test F

Table 4

F Test Results

Information	Coefficient
F-statistics	33.43538
Prob(F-statistics)	0.000000

Source: Secondary Data Processed with E-Views 8, 2022

Based on the table above, it can be explained that the hypothesis test is a probability value of $0.000 < 0.05$, then H_0 is rejected H_a accepted, so it can be interpreted that there is a simultaneous and significant influence of variable interest rates and inflation on the amount of deposits.

R test

Table 5

R Test Results

R-squared	0.539843	Mean dependent var	8.390.723.
Adjusted R-squared	0.523697	S.D. dependent var	1267799.

Source : Secondary Data processed with E-Views 8, 2022

Based on the estimation results as presented in the table above , it can be seen that the value of the Adjusted determinant coefficient R^2 is 0.523697 (52.37%). This shows that the contribution made by interest rates and inflation to the amount of deposits is 52.37% and the remaining 46.63% is influenced by other factors that are not contained in this study.

Effect of Interest Rate on Deposit Amount

Based on the research obtained after testing 60 observational data taken from the Bank Indonesia website and the Bank Nagari website, it can be concluded that Hypothesis 1 proposed in this study is that it is suspected that interest rates affect the amount of deposits. The proposition of the interest rate is $0.0233 < 0.05$ so the first hypothesis is accepted. So it can be concluded that the interest rate positively influences the amount of deposits at the Nagari bank padang main branch.

The interest rate is the commission that the bank must give from the receipt of an amount of funds. According to (Sinungan, 2018) interest rates are a control or suppressor of the growth rate of the inflation rate. If interest rates are high, people will be more interested in keeping their money in banks than investing in industry or manufacturing, which is a much higher risk than investing in banks, especially in deposits.

The results of this study are also strengthened by previous research researched by (Sudian et al., 2017) also said that that interest rates have a positive and significant effect on the number of deposits there is a strong relationship between interest rates on deposit funds, from the overall study it was found that the use of deposit rates an effect is significant on the amount of deposits, the size of deposits and the interest rate affects the amount of deposit funds.

The interest rate is the commission that the bank must give from receiving a certain amount of funds. The use of deposit rates has a significant effect on the number of deposits, the size of deposits and the increase in interest affects the amount of deposit funds. If interest rates are high, people will be more interested in keeping their money

in banks than investing in industry or manufacturing, which is a much higher risk than investing in banks, especially in deposits.

Effect of Inflation on Deposit Amount

Based on the study results obtained after testing 60 observational data which are data taken from the Bank Indonesia website and the Bank Nagari website, it can be concluded that Hypothesis 1 proposed in this study is that inflation is suspected to affect the amount of deposits. Inflation shows a probability value of $0.0000 < 0.05$ but is negative. So it can be concluded that inflation has a significant negative effect on the amount of deposits at the Nagari bank, the main branch of Padang. This means that any increase in Inflation will decrease the Deposit Amount. When inflation occurs, the nominal price of goods and services increases so that people's purchasing power will decrease. The increase in the inflation rate will impact increasing the number of consumption due to the continuous increase in general prices which will ultimately reduce the share in savings.

According to (Febriani, 2019) In the *Inflation Targeting* policy scheme, the increase in inflation is usually directly addressed by the government with a policy of monetary tightening through an increase in the *BI Rate*. But there is often an intersection between the banking response and the government's expectations. This is due to the difference in views between the government and the banking world in responding to the phenomenon of inflation and its influence on the accumulation of capital stored in the form of savings and deposits.

The results of this study are strengthened by research researched by According to (Yunizar, 2019) and (Zalukhu et al., 2011) which states that inflation has a significant negative effect on the number of deposits. This is because if the price of goods increases then the value of the currency weakens, and if this happens continuously it will result in a worsening of the economic condition thorough and able to shake the political order of a country.

Every increase in inflation will reduce the amount of deposits. When inflation occurs, the nominal price of goods and services increases so that people's purchasing power will decrease. The increase in the inflation rate will have an impact on the increase in the amount of consumption due to the continuous increase in general prices which will eventually reduce the share in savings

Effect of Inflation on Deposit Amount

Based on the study results obtained after testing 60 observasi data which are data taken from the Bank Indonesia website and bank Nagari website, it can be concluded that Hypothesis 1 proposed in this study is that it is suspected that interest rates and inflation affect the number of depositors. The Interest Rate and inflation show a probability value of $0.000 < 0.05$, then H_0 is rejected H_a accepted, so it can be interpreted that there is a simultaneous and significant influence of variable interest rates and inflation on the amount of deposits. Interest rates and inflation can influence deposits. because the size of the deposits and the interest rate affect the amount of deposits and in the event of inflation the public can maintain its consumption level and protect it from non-disclosure certain or fluctuating in the future so that it will increase the amount of deposits in the bank, it will have a positive and significant impact on the amount of deposit funds.

According to (Rahayu & Siregar, 2018) interest rates and inflation have a positive and significant influence on the amount of deposit funds. Interest rates and inflation can influence deposits. because the size of deposits and the interest rate affect the jumlah of deposits and in the event of inflation the public can maintain its consumption level and protect it from uncertainty or fluctuating in the future so that it will increase the amount of deposits in the bank, it will have a positive and significant impact on the amount of deposit funds.

The results of this study are strengthened by research researched by According to (Rahayu & Siregar, 2018), (Febriani, 2019) and (Gumelar, 2013) which states that interest rates and inflation have an effect positive and significant to the amount of deposits. Interest rates and inflation affect deposits, since the size of the deposito and the interest rate affect the amount of deposits. When inflation occurs, society can maintain consumption and protect it from uncertainty or fluctuations in the future increasing the number of deposits in the bank.

Interest rates and inflation can influence deposits. because the size of deposits and the interest rate affect the number of deposits and in the event of inflation the public can maintain its level of consumption and protect it from non-disclosure certain or volatile in the future so that it will increase the amount of deposits in the bank, it will have a positive and significant impact on the amount of deposit funds

IV. Conclusion

Based on the results of research that has been carried out entitled The Effect of Interest Rates and Inflation on the Amount of Deposits, the following conclusions can be obtained:

1. The Interest Rate has a positive and significant effect on the Amount of Deposits. The interest rate is an important factor when investing, the desired investment rate will be lower if the higher the interest rate. High interest rates will encourage people to keep their money in banks instead of investing in the manufacturing sector, which is much higher risk than investing money in banks in deposits.

2. Inflation has a negative and significant effect on the Amount of Deposits. Hal this is plannedn any increase in Inflation will reduce the Amount of Deposits. When inflation occurs, the nominal price of goods and services increases so that people's purchasing power will decrease. The increase in the inflation rate will impact increasing the amount of consumption due to the continuous increase in general prices which will eventually reduce the share in savings.

Interest rates and inflation can influence deposits. because the size of the deposits of its depositors and the interest rate affect the amount of deposits and in the event of inflation the people can maintain their level of consumption and protect it from uncertainty or fluctuating in the future so that it will increase the amount of deposits in the bank, it will have a positive and significant impact on the amount of deposit funds

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