

ABSTRAK

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The BI Rate is an instrument used by Bank Indonesia to regulate interest rates and financial market liquidity. At the same time, conventional banks use the BI Rate as a guideline to determine their savings and loan interest rates. In contrast, Bank Syariah Indonesia (BSI) must adhere to Sharia principles, which require them to avoid riba (interest), invest in halal projects, and remain grounded in Islamic law. This study aims to determine whether changes in the BI Rate have an impact on the size of Mudharabah Deposits at Bank Syariah Indonesia (BSI) for the period from February 2021 to February 2023. This research employs a quantitative approach, using secondary data obtained from the official websites of Bank Indonesia and Bank Syariah Indonesia (BSI) for the period from February 2021 to December 2023. The analysis used in this study is time series regression analysis with the help of Stata 17 software. The results of this study indicate that, based on long-term relationships, the BI Rate has a significant effect on Mudharabah Deposits. However, based on short-term relationships, the BI Rate does not have a significant effect on Mudharabah Deposits.