ABSTRACT

ANALYSIS OF FACTORS AFFECTING THE TOTAL DEPOSITS MUDHARABAH IN BANK SYARIAH MANDIRI

By

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The development of islamic banks, as reflected by the increase in assets, deposits and financing each year shows that islamic banks continued to growth. Third party funds have an important role in islamic banking because of the substantial contribution in the formation of the bank’s capital. Third party funds sharia which has a larger number of composition than other third party funds sharia are mudharabah deposits. This is the reason mudharabah deposits become the study material.

This study aims to analyze the factors that may affect the amount of mudharabah deposits 1 month at Bank Syariah Mandiri. The variables in this study include the level of revenue sharing mudharabah deposits 1 month, Bank Indonesia interest rates, inflation rates and also Finance to Deposit Ratio (FDR).

The conclusion of this study is the revenue sharing variable influence significantly with a positive relation to the number of mudharabah deposits and the interest rates also influence significantly with a negative relation to the number of mudharabah deposits. While variable inflation rate and Finance to Deposit Ratio (FDR) did not influence significantly the amount of mudharabah deposits 1 month.

Keywords: Third Party Funds, Mudharabah Deposits