

## ABSTRACT

KAROMAH, ERNIKMATUN, 2014, THESIS. Title: "The Effects of Conventional Interest Rate, Inflation and Profit Sharing to the Mudaraba Fund Raising In Islamic Banks Period 2010-2013".

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Total assets of Islamic banking in 2012 which reached Rp 174.09 trillion, influenced by the Third Party Funds (DPK), which has a greater influence than on other funding sources. DPK components that affect the reported amounts of assets and deposits of Islamic banking is saving by using the principle of mudaraba. With the principle of mudaraba fund raising is done to find the funds to the depositors which will be distributed to the debtor. The purpose of this study was to analyze the factors that affect the amount of mudarabafund raising on Islamic banking.

The variables used in this study is a conventional interest rate, inflation and profit sharing. This study uses multiple regression analysis to determine which variables affect the mudaraba fund raising.

The study's results show the value of coefficient of determination ( $R^2$ ) of 0.582 means of conventional variable rate, inflation and the results simultaneously affect the amount of mudaraba fund raising by 58.2 % , while the remaining 41.8 % is influenced by other variables outside of this study. Based on t test conventional interest rate and not significantly positively related to the mudaraba fund raising, development of knowledge about the illicit usury, making customers choose Islamic banks regardless of conventional interest rate changes. While inflation is significant negative effect on mudaraba fund raising because people are required to meet their needs and choose to convert their assets into an asset whose value does not tend to decrease . For the results of significant positive effect on mudaraba fund raising because of the expected economic motives but still based on the teachings of religious law so that the greater the number of revenue-sharing, the more likely the bank raise capital from third parties.