

## **ABSTRAK**

**Khasanah,Nikmatul. Thesis. 2013. Title: The factors that tinfluence the mudhorobah savings profit sharing at BPR Syariah Bumi Rinjani Batu**

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**Keyboard : Mudhorobah Savings, Profit Sharing**

In Indonesia today a growing Islamic business organizations which are still developing, One of the reasons is their profit sharing mechanism in shariah banks a higher bank profit leads a higher profit sharing for their customers,Therefore the Banks have their own profit sharing calculatioan,this study aims to determine the factors that influence the Mudhorobah saving profit sharing at BPR Syariah Bumi Rinjanai Batu

This research employs a qualitative descriptive approach by interviewing the Relationship Managers anf clients as a comparison, the research is conducted at BPR Syariah Bumi Rinjani Batu with four informants,namely the Board of Directors, Customer service,Teller,and customer

The results indicate that the factors influence the profit sharing of Mudhorobah savinga at BPR Syariah Bumi Rinjani Batu consist of the amount of invested or deposited funds by using the daily average method (investment rate),Bank revenue,Bank profit sharing ratio the balance of savings account and savings term.This term has asignificant influence on the investation term and existing interest rate. The system used is Profit sharing.This system calculates the Bank profit and loss both Bank and its customers gain profit and bear the loss from the mudhorobah savings.