

## ABSTRACT

Fiska yoviasari, Ayu Setyo 2013 Thesis. Title: " The Influence of Profit Sharing Ratio, Inflation, and Gross Domestic Product on Mudaraba Deposits of Syariah Bank in Indonesia "

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**Key words:** Mudaraba deposits, Profit Sharing Ratio, Inflation, and Products Gross Domestic (GDP)

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One of the activities that supports banking process is third-party funds. The biggest fund is from mudaraba deposits. Thus, this research aims to find out the variables which influence the amount of mudaraba deposits of the investors who invest their funds to the bank. The variables are profit sharing ratio, inflation and gross domestic product.

The samples used in this research are from first quarter of 2008 until third quarter of 2012 of Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Syariah Mega Indonesia by using purposive sampling method. The research employs a quantitative analysis for processing and analysing data. It uses a secondary data collected from published financial report downloaded from official website of Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Mega Syariah Indonesia.

The analysis result shows that profit sharing ratio and gross domestic products partially have a significant influence on the rate of mudaraba deposits, while the inflation has no influence on mudaraba deposits. Simultaneously, the variables of profit sharing ratio, inflation and gross domestic product have a significant influence on the amount of mudaraba deposits. It is proved by the value of sig-F  $0.000 < 0.05$ . The prediction ability of those three variables toward the financing is 76.3% as shown by the adjusted R<sup>2</sup>, while the remaining of 23.7% is influenced by other factors which are not included in the research model