

ABSTRACT

Mudharabah deposits are customer bank deposits in the form of rupiah or foreign currency and withdrawals are only carried out within the specified period time between the customer and the sharia commercial bank in sharia principles. Profit-sharing must be determined at the beginning of the contract to avoid gharar or injustice between the customer and the Islamic Commercial Bank. Several factors influence the growth of mudharabah deposits, namely the level of profit sharing, liquidity, and inflation.

This study aims to analyze the level of profit-sharing, liquidity, inflation, and mudharabah deposit growth. This study also aims to determine the effect of the level of profit-sharing, liquidity, and inflation on the growth of mudharabah deposits simultaneously and partially.

The method used in this research a quantitative. The data analysis method used is panel data regression analysis using Eviews software. The strategy in this study is a case study with minimal research involvement and data collection methods using observation. The sample used was 8 Islamic commercial banks using a purposive sampling method.

The results showed that the level of profit-sharing, liquidity, and inflation simultaneously affected the growth of mudharabah deposits. The results of the research partially showed the level of profit sharing and liquidity did not affect the growth of mudharabah deposits and inflation had a positive effect on the growth of mudharabah deposits. The results of the study are expected to be considered for further research and are expected to use variables not examined in this study. For Islamic commercial banks, it is advisable to pay attention to the level of inflation that occurs in Indonesia even though the inflation rate is below average.

Keywords: Mudharabah Deposit Growth, Profit Sharing Rate, Liquidity, Inflation.