ABSTRACT

"Analisys Determine the Influences of Interest Rate and Profit Sharing Ratio to Mudharaba Deposit Volume in PT Bank Syariah Mega Indonesia"

The principle of profit sharing is a common characteristic and the basic foundation for the Islamic bank's overall operations. In Shariah, the principle is based on the principle of al-mudaraba. Based on this principle, Islamic banks will serve as a good partner with the savers, as well as with entrepreneurs who borrowed funds.

Interest rates occurred on the strength of demand for funds (savings) money market. The emergence of supply of funds due to the excess revenue to be consumed so that they are eager to save money.

This research was conducted with the aim to test the effect of the level of revenue sharing, interest rates and deposit Mudharabah PT. Bank Syariah Mega Indonesia simultaneous and partial.

The data used were obtained from the publication of quarterly reports from the period 2006-2010 PT. Bank Syariah Mega Indonesia. The research method used is descriptive method and Verifikatif. Statistical methods used to perform hypothesis testing regression test. Hypothesis testing performed at a significance level of 5% with first tested the assumption of classical regression.

At 5% significance level or $\alpha = 0.05$, studies show that the rate of yield and interest rates simultaneously affect the Deposit Mudharabah PT. Bank Syariah Mega Indonesia (Fhitung = 23.604> Ftabel = 3.592). The results of the calculation of determination coefficient of 73.5% which means that the level of revenue sharing and interest rates have an influence for 73.5% of deposits Mudharabah PT. Bank Syariah Mega Indonesia, while 26.5% are influenced by other factors. Level for the partial results had no significant effect on the Deposit Mudharabah PT. Bank Syariah Mega Indonesia (-TTable =- 2.110 <thitung = -0.751 <TTable = 2.110), while interest rates have a significant effect on Deposit Mudharabah PT. Bank Syariah Mega Indonesia negative TTable (thitung = -3.876 <-TTable =- 2.110).

Keywords: Rate of Profit Sharing, Interest Rate, Deposit Mudharabah