AFFECTING FACTORS OF MUDHARABAH AT ISLAMIC BANKING IN SUMATERA UTARA PROVINCE

SRI RAHAYU
Accounting Student
Faculty of Economics
Universitas Negeri Medan

AZIZUL KHOLIS
Faculty of Economics
Universitas Negeri Medan

SAPARUDIN SIREGAR
Faculty of Business and Islamic Economics
Universitas Islam Negeri Sumatera Utara

ABDUL NASEER BIN ABDUL RONI
Faculty of Islamic Economics and Finance
Sultan Sharif Ali Islamic University Brunei Darussalam

ABSTRACT

This study aims to examine the effect of Interest Rates, Inflation, Profit Sharing, and Gross Domestic Product on Mudharabah Deposit Growth at Sharia Commercial Bank in North Sumatera Province.Population in this research is Banking Company registered in Bank Indonesia Year 2015. Of 12 listed companies, selected 7 sample companies by using purposive sampling method. The data used in this research is secondary data.The result of hypothesis testing simultaneously shows that Interest Rates, Inflation, Profit Sharing and Gross Domestic Product do not negatively affect the growth of mudharabah deposit with significance 0,255 above 0,05. Based on the statistical value of t this study indicates that the variable interest rate with a significance of 0.048 is below 0.05, this indicates that the interest rate effect on the growth of mudharabah deposits. While the Inflation variable with a significance of 0.589, profit sharing with a significance of 0.361 and gross domestic product with a significance of 0.542 states that the variables of inflation, profit sharing and gross domestic product has no effect on the growth of mudharabah deposits.The conclusion of this research is that investors will see the interest rate of conventional bank as consideration factor in investing in sharia banking company in north sumatera province.

Keywords: Deposit Mudharabah, Interest Rate, Profit Sharing, Inflation, Gross Domestic Product

THE IMPLEMENTATION OF ZAKAH ON ISLAMIC FINANCIAL

@2017 all right reserved