

ABSTRACT

Saving according to the classical theory is a function of interest rates. The higher the interest rate, the higher the public's willingness to save. Keynesian state that saving is a function of income. Keynes in his book *The General Theory of Employment, Interest and Money* believes that the size of saving is determined by income. Economic motives, or to obtain these benefits that will find out the Islamic banking sector.

The study was examine whether profit sharing, interest rate on conventional banking, income, and inflation affected mudaraba saving in syariah bank, especially Bank Syariah Mandiri. Data were collected from the Bank Syariah Mandiri, in from of financial statement and statistic data for five year, from January 2004 to December 2009. This study consisted of dependent variable: mudaraba saving and independent variable: profit sharing, interest rate, income (GDP) and inflation.

Data analysis method used in this study applied hypothesis test and classical assumption test by using the Ordinary Least Square (OLS). The assessments of factors influencing mudaraba saving in syariah bank have been conducted frequently. However, the used methodologies and research results are so various. And the conclusions of those researches are different and they may cause various disputes. This research take several research variables used by Reni Yendrawati (2006) and Muhammad Ghafur (2007) accompanied by additional based on the data of the last year.

OLS estimation results of the variables that significantly influence deposit mudaraba is inflation, interest rates of conventional banks and the rate revenue sharing, while the GDP is not significant. This is because the GDP variable is less relevant macro variables that are micro mudaraba deposits. Coefficients that have a negative relationship only variable rate of interest, while the other positive. From spesific sign that inflation just is not in accordance with the theory, possibly because of the tendency of society when inflation rises still save money in the bank to maintain liquidity. Spesific interest rates negative sign, showing that between mudaraba saving in Islamic banking and saving in conventional banks are interchangeable (the substitution).

Keywords : mudaraba saving, economic variable, OLS