

***EFFECT OF THIRD PARTY FUNDING AND THE LEVEL OF
TIME SHARING TO DEPOSITS MUDHARABAH IN PT. BANK
MUAMALAT INDONESIA***

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ABSTRACT

This study aims to analyze the influence of third party funds and the level of sharing to deposit mudharabah in Bank Muamalat Indonesia. The variables used in this study were third party funds, profit sharing and deposit rates mudharabah. The research data using quarterly data, from 2002 until 2009, obtained from a consolidated balance sheet and profit-sharing distribution Muamalat Indonesia.

In analyzing the influence of third party funding and the level of deposits mudharabah sharing, this study uses the following process:

- 1. Creating a working paper of third party funds, profit sharing and deposits mudharabah.*
- 2. Perform descriptive statistics and normality test data using the statistical package for social programs (SPSS).*
- 3. Doing calculate regression equations using the statistical package for social programs (SPSS).*

Multiple linear regression analysis is used to test the hypothesis raised by using SPSS 17.0 for windows. The result of normality test data with the Kolmogorov-Smirnov showed that the data are normal because of the level of significance > 0.05 . While the results of testing the hypothesis states that the third party funding and the level of profit sharing has a positive and significant value, because the level of significance < 0.05 .

Keywords : third party funds, the level of sharing, and deposits mudharabah.