ABSTRACT

Komariatul Hasanah, 2016: Effects of Changes in Total Deposits to Total Revenue Sharing Mudharabah Provided PT. Bank BRI Syariah Branch Office Jember (period 2014-2015).

Islamic banks are the banks running their business based on the principles of Islam, one of them with the principle of sharing, both in terms of fund raising and disbursement of funds. Award for the results given Islamic banks to customers either by using mudharabah. As in the Deposit Mudharabah, theoretically the amount ratio given by banks to customers depending on the income of banks. Revenue sharing between customers and banks, and nominal customer deposits depending on the term of the deposit. BRI Syariah Deposito iB is a product which is dedicated to customers who have a desire to invest safely and profitably.

The problem of this thesis are: a) how effect changes in the Deposit Mudharabah the value of the results of the PT. Bank BRI Syariah KC. Jember period 2014-2015? B) How much influence Mudharabah deposit amount to the value of the results of the PT. Bank BRI Syariah KC. Jember period 2014-2015?

The purpose of this research carried out: a) to determine changes in the amount of deposits Mudharabah effect the value of the results of the PT. Bank BRI Syariah KC. Jember period 2014-2015, b) to determine How much influence the number of Mudharabah deposits affect the value of the results of the PT. Bank BRI Syariah KC. Jember period 2014-2015.

This study uses a quantitative approach to research the type of time series. The analysis technique used in this study is a simple linear regression, which is to determine the effect of the independent variables on the dependent variable. In simple linear regression analysis, there are two things that must be considered, namely: Koefiseien of determination (R2) and t test. But before doing the regression analysis, the data must first meet Classical Assumption Test.

The results of this study indicate that the change in the number of Mudharabah deposits affect the amount of profit sharing given to PT Bank BRI Syariah KC. Jember. Note a) that the variable x (the amount of deposits mudaraba) effect on the variable y (the number of revenue share) seen from the t test results, b) of the t test already known that there is significant influence even with a small degree of influence that is only 34.5 %.

Keywords: deposits, Mudharabah, Sharing.

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