

ABSTRACT

Mudharabah deposits are the most important component in Third Party Funds (DPK) as the main source of funds for Islamic banks. Indonesia has a very large Muslim population, so the potency for the accumulation of mudharabah deposits is also high. Unfortunately, this potential has not been able to be optimized by Islamic banks in Indonesia. The rise of the COVID-19 pandemic has affected the national economy, more or less it has also affected the volume of mudharabah deposits. This study aims to analyze the effect of interest rates, profit sharing rates, inflation, and liquidity on the volume of mudharabah deposits at Islamic banks in Indonesia during the COVID-19 pandemic.

The analytical method used in this research is panel data regression analysis. The data used is panel data with a total of 132 observations obtained from the financial statements of Islamic banks, Bank Indonesia, and BPS.

The results showed that simultaneously the interest rate, profit sharing, inflation, and liquidity variables had a significant effect on the volume of mudharabah deposits. Partially, the interest rate and liquidity variables have a significant negative effect on the volume of mudharabah deposits. Inflation has a positive and significant effect on the volume of mudharabah deposits, while the rate of profit sharing has no significant effect.

Keywords: mudharabah deposits, interest rates, profit sharing rates, inflation, liquidity