

ABSTRACT

This study aims to determine the factors that influence the volume of mudharabah deposits at Islamic Commercial Banks for the period 2010 – 2021. The factors that affect the volume of mudharabah deposits used in this study are liquidity factors, money supply, and inflation as moderating variables.

The object of this research is Islamic commercial banks in Indonesia for the period 2010 – 2021, with a sample of three Islamic commercial banks. The technique used in selecting the sample is purposive sampling technique. The data used is in the form of secondary data originating from the websites of Bank Indonesia, the Financial Services Authority, and the annual reports of each sample bank. While the data analysis technique used is moderate regression analysis (MRA).

The results of this study indicate that the level of liquidity has no significant effect on the volume of mudharabah deposits. The money supply has a positive and significant effect on the volume of mudharabah deposits. Inflation significantly weakens the relationship between liquidity and mudharabah deposit volume, and inflation can positively and significantly strengthen the relationship between the money supply and mudharabah deposit volume.

Keywords: *Liquidity, Money Supply, Mudharabah Deposits, and Inflation*