ABSTRACT

This study entitled "The Effect of Depositor Funds and Profit Sharing Rate on The Amount of *Mudharabah* Financing (Case Study in PT. BRI Syariah Branch Surabaya Gubeng Period 2013-2015) is a study which aims to find out and analyze the effect of depositor funds and profit sharing rate on the amount of *Mudharabah* financing in PT. BRI Syariah Branch Surabaya Gubeng.

This study uses quantitative approach with associative research method which means a study that aims to find out the effect of independent variable on dependent variable. The researcher analyzes the extent of association between depositor funds and profit sharing rate on the amount of *mudharabah* financing partially. The data used in this research have been available in Bank BRI Syariah Branch Surabaya Gubeng. The data analysis technique used in this study is simple linear regression.

The result of this study shows that: (1) depositor funds do not affect the amount of mudharabah financing. This is because the simple linear regression analysis shows a negative result (-0.092 atau -9.2%), besides, in hypothesis testing the value of t-count is smaller than t-table (t-count = -1.825 < t-table = 2.0345). Therefore Ho is accepted. It means there is no relationship between depositor funds and the amount of mudharabah financing. (2) Profit sharing rate positively and significantly affect the amount of mudharabah financing. The simple linear regression analysis shows that profit sharing rate can predict 17,1% of the variance in the amount of mudharabah financing. Besides, based on the hypothesis testing value of t-count is bigger than t-table (t-count = 2.606 > t-table = 2.0345). Therefore Ho is rejected. It means there is a relationship between profit sharing rate and the amount of mudharabah financing

Therefore, it can be concluded that the amount of *mudharabah* financing in PT. BRI Syariah Branch Surabaya Gubeng is only affected by profit sharing rate. Yet, Bank BRI Syariah Branch Surabaya Gubeng should be more careful in allocating the funds for *mudharabah* financing considering its characteristic which cannot be assured to get the profit and the high risk of non performing financing.