

An Analysis of Mudhrabah Contract, Profit Sharing Rate, and Grant (Hibah) of Mudharabah Influence Customer's Interest to do Saving Case Study: Muamalat Bank, Sragen Branch in 2017

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Abstract

The purpose of this research is to analyze the influence of mudharaba contract, profit sharing rate and grant of mudharabah muthlaqah contract on customer's interest to do saving and to ascertain how the mechanism of grant distribution on the mudharabah muthlaqah contract in Muamalat Bank of Indonesia, branch of Sragen. The findings are that Mudharaba Contract, Profit Sharing Rate and Grant on the Mudharabah contract, had influenced the customer's interest to do saving in Muamalat Bank. Resulted that F test had shown F point as much as 2,783 with significant point as much as 0,165 more than 0.05, while determination coefficient was shown by R2 as much as 0.093 or 9,3% had influenced on the customer's interest to do saving, while the 90,7% had influenced by other factor.

Keywords: *Mudharaba, Profit Sharing, Grant, Customer's Interest, Muamalat Bank of Indonesia*

Introduction

Muamalat Bank of Indonesia is the first Islamic bank in Indonesia that apparently develops fastest. It is being known as the developed and promoted contracts possessed by Muamalat Bank are mudharaba savings and mudharaba deposit. This deposit uses profit sharing system to the customers, so that the amount of the profit that they get is always different and fluctuate in accordance with the income level of the bank and the customer. When the condition of financial bank gets benefit so that its benefit will be shared to the customer based on the preceded agreement, so as if the bank gets loss so that its loss will be shared together.

That condition seems to be stated that mudharaba principal and the rate of profit sharing ratio are influenced the public's interest to invest their funds in the syaria bank. Therefore, the syaria bank gets their trust to be the place for collecting and distributing their funds in accordance with its mission which comply with *syaria*, such as justice, honesty, benefit, and togetherness.¹

Furthermore, the banking industrial development in Indonesia runs quite rapidly, so that each bank has its own marketing strategy to attract the customer to do saving their money into the bank. Muamalat Bank as a financial institution which provides financial services based on *syaria* principal also needs marketing strategy to sell their products/contracts.

Many kinds of strategy owned by Islamic Bank such as providing the grant or gift to the customers, it's aimed at attracting them to do saving in Islamic Bank. Though, grant is not main principal coaching product in Islamic financial, it can be said that grant becomes a supporting instrument toward the other products. In other word, it is allowed to do as attraction for certain products offered by the Islamic banking. Obviously, one of the principals or contracts in Islamic banking which applies grant principal is mudharaba.

Muamalat Bank of Indonesia, branch of Sragen, has a good relationship with their customers, particularly with Darussalam Gontor Modern Islamic Institution, this Islamic bank often gives many grants or gifts to their customers for appreciating customer's interest to do saving on it.

¹ Andri Soemitra, *Bank & Lembaga Keuangan Syariah*, (Jakarta: Kencana, 2009), 25.

Grant giving concept to the customer who did saving in Muamalat Bank is continually be formulated and enchanted its business strategy in order to win the competition. The straight competition must be followed by the good management to survive and sustain the banking industry.

The Definition of Contract Based on Islamic Perspective

Contract derived from Arabic, *al-aqd* etimologically means agreement, appointment and consensus, (*al-ittifaq*).² Terminologically on *fiqh*, contract is defined as “the bonding between offer and acceptance in justifiable way from *syara* which sets the legal consequences of the object”.³ According to Zuhaily (1989) the contract is a binding between two cases, both factual or literally from one or two aspects.⁴ Each side must respect toward what they had been promised in a contract. This is very appropriated with the verse in Al-Qur’an.⁵

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَوْفُوا بِالْعُقُودِ ﴿١﴾

“O believers stick your promise to God and your fellow”.

The Essence of Mudharaba

The Muslim scholars agreed that mudharaba is allowed based on Al-Qur’an, *sunah*, *ijma’* and *qiyas*.⁶ This is because the contract of mudharaba is used to help one another between the asset owner and the expert in money obligation. Many people who have asset but they are not able to manage and make it productive, in other hand, many people who have capability in trade but they do not have asset. Therefore, on the base of helping others, Islam gives a chance to collaborate between the asset owner and the expert in managing and making it more productive.⁷

² Abdul Rahman Ghazaly, *Fiqh Muamalat*, (Jakarta: encana, 2008), 50.

³ Akhmad Azhar Basyir, *Asas-asas Hukum Muamalat*, (Yogyakarta: UII pers, 1982), 65.

⁴ Wahbah Al-Juhaili, *Al-Fiqh Al-Islami wa Adillatuhu*, (Damsyik: dar al-Fikr, 1989), 80.

⁵ Al-Qur’an, surah Al-Maidah verse :1

⁶ Ahmad Wardi Muslich, *Fiqh Muamalat*, first published, (Jakarta: Amzah, 2010), 367.

⁷ Nasrun Haroen, *Fiqh Muamalah*, second published, (Jakarta: Gaya Media Pratama, 2007), 176.

The Mechanism of Mudharabah in Islamic Banking

Nowdays, mudharabah is the main part for Islamic financial institution to mobilize the public funds and provide many kinds of facilities, such as financing the enterpreuner. Mudharabah which based on profit and loss sharing principle is one of the right alternative toward the Islamic financial institution which avoiding interest fee-system which the half of the scholars considered the same as the usury which is banned.⁸

Practically, mudharaba experienced change and developed (modified), this happens because of the social changes and current development. Therefore, Ibnu Qayyim al-Jauziyyah formulates rule as stated: "Change and difference instructions the changing place, period, social condition, willingness and custom tradition"⁹

The factor of place, period, social condition, willingness and custom traditions are very influenced for the *mujtahid* in stating the law in the *muamalah* field. In deciding the law for muamalah case that influenced by the social changing and the five factors above, the reference is to reach of *maqashid asy-syari'ah* (the purpose that will be achieved in a syaria law based on the willingness of syara).

One of the pattern of mudharaba contracts is mudharaba muthlaqa. Mudharabah muthlaqah is a collaborative contract where the fund owner gives full authority to the management to use his fund in a good and profitable business.¹⁰ The mudharaba muthlaqa aplication could be in a form of saving and deposit so that there are two kinds of collection fund those are mudharaba saving and mudharaba deposit. Based on this principal, there is no limitation for the bank in using the collecting fund.¹¹

Definition of Grant

The word "grant" comes from Arabic and it adopted to Indonesian. The word *hibah* is rooted to the word *wahaba*, it

⁸ Yusuf Qordhowi, *Fawaid al-Bunuk Hiya ar-Riba al-Haram*, Bunga Bank Haram, translated by Setiawan Budi Utomo, second published, (Jakarta: Akbar Media Eka Sarana, 2000), 58.

⁹ Ibnu Qoyyim al-Jauziyyah, *I'lamal-Muwaqqi'in 'an Rabb al-Alamin*, Jilid III, (Beirut: Dar al-Jail, 1975), 4.

¹⁰ Zainul Arifin, *Dasar-Dasar Manajemen Bank Bank Syariah*, (Jakarta, Pustaka Alvabet 2006), 19.

¹¹ Heri Sudarsono, *Bank dan Lembaga Keuangan Syariah*, (Yogyakarta: Ekonisia, 2004), 59.

means giving.¹² Literally, grant is giving (*athiyah*), whereas, *grant* terminology is:

عقد يفيد التمليك بلا عوض حال الحياة تطوعا

“Contract which comes the ownership without any replacement when he still alive and it done voluntarily”.¹³

In *syariah* stated, that grant means contract that someone is giving his wealth to other when he still alive, without expecting any return. If someone gives his wealth to other for some purposes but it was not given its ownership so that the wealth called *i'aarah* (loan).¹⁴

Definition of Investation

Investation means a comitment to plant some funds at the present time, by the purpose to achieve the benefits in the future time. In the otherwords, investation is comitment to sacrifice current consumption by the purpose to increase consumption in the future. Investation can be related to capital of some funds of real-estate, such as: deposit, equity, obligation, and other securities.¹⁵

Whereas, what is meant by customer is Islamic banking customer. Prior to decide to use a product offered by the Islamic banking, firsrstly, the customer thinks the interest. The interest is a feeling that push people to know and do something or in this case, decide to use product offered by Islamic banking as investation. Therefore, investation means a form of mudharaba saving or mudharaba deposit.

Purpose of Investation

The purpose of investation is to get benefit. Many factors to do investation, such as:¹⁶ 1) To get better life in the future; 2) To reduce inflationary pressure. Someone can avoid from the losing or declining the value of their wealth because of inflationary by doing investation in a company or another object; 3) To save on tax. This is

¹² Mahmud Yunus, *Kamus Arab Indonesia*, (Jakarta: Hidakarya Agung,1989), 476.

¹³ Rachmat Syafei, *Fiqh Muamalah...* 242.

¹⁴ Sayyid Sabiq, *Fikih Sunnah 14*, translated by: *Mudzakir*, vols. XX, (Bandung: PT. Al-Ma'arif, 1987), 174.

¹⁵ Eduardus Tandelilin, *Portofolio dan Investasi Teori dan Aplikasi*, Ed I, (Yogyakarta: Kanisius, 2010), 1.

¹⁶ Musleh, “*Investasi dalam Perspektif Islam*”, *Tafaqquh: The Journal of Syaria Economi Law and Ahwal Syahsiyah*, Vol. 1 No. 1, 2016, 8.

because the easy way of tax offered by the country to the public who did investment; 4) To get some concessions in the company.

From the definition above, can be concluded that the purpose of investment is to increase the profit. There are many kinds of instruments for investment, one of that by opening the deposit. One of product which promoted by Islamic Bank are Mudharaba Deposit that used profit-share system in profit sharing for the customer.¹⁷

The Definition of Deposit in general

The definition of deposit based on 1st clause, 7th article, Law No. 10, 1998, about Banking, "Deposit saving which is the only done in a certain time based on the appointment between customer and the bank."¹⁸

Deposits are also one of places for customers to make investments. The owner of the deposit referred to depositors. Advantages for banks with mustered funds through deposits is money saved a lot longer. Thus the bank can freely reuse those funds for purposes of channeling credit.¹⁹

Generally, the period time are offered in this deposit are decided into one month, three months, six months, twelve months, eighteen months up to twenty four months. But, it is not every bank gives twenty four months deposit, many banks give time deposit only up to twelve months, in this case, those times can be extended if the customer want to.²⁰

Sharia Deposit

In this transaction, the customer acts as the fund owner (*shahibulmaal*) and the bank is act as the fund management (*mudharib*). In this capacity as *mudharib*, bank can do any effort which is not contradict with *syaria* principle and develop it, including conducting *mudharabah* with other sides. The owner of the funds as depositors in Islamic banks acted as pure investors bear the aspect of sharing the

¹⁷ Rismawati and Siti Ita Rosita, *Pengaruh Sistem Bagi Hasil Deposito Mudharabah...* 89.

¹⁸ Kompilasi Hukum Ekonomi Syariah, chapter 253, 76.

¹⁹ Kasmir, *Dasar-dasar Perbankan*, Ed I, third published, (Jakarta: PT. Raja Grafindo Persada, 2004), 93.

²⁰ Rismawati and Siti Ita Rosita, *Pengaruh Sistem Bagi Hasil Deposito Mudharabah...* 88.

risk and return of the bank. Thus the depositors is not a leader or a creditor for the bank as well as on conventional bank.²¹The Instruction of Indonesia National Shariah Board (DSN) No 3, 2000 stated that deposit in syaria is a deposit based on mudharaba principle. Deposit of the bank product is indeed intended for the benefit of the investment in the form of securities, so in Islamic banking will apply mudharabah principles.²²

Definition of Customer's Interest

The definition of Interest

Interest means the attraction of someone toward thing or service to possessed or consumed. This is appropriate to a theory in customer's act that means an indivisual activity which directly involve to get and use things or services in it, including the process of taking decision in the preparation and determination of those activities.²³

The definition of Customer

Though, the definition of customer based on Indonesian republic Law, No. 21, 2008 about Islamic Banking, customer is the part who uses service from Islamic Bank or Islamic Business Unit.

"Based on the Keynes' absolute income hypothesis, saving is not merely a 'residual' concept, in the sense that what is left over from consumption is treated as saving where no ethical values and social responsibilities are attached. A Muslim saves to perform his duties to himself, family, society, and the Almighty Allah, which definitely require economic backing. Thus, there is a social welfare dimension to the savings behavior of a Muslim. In fact, as savings are invested, economically rewarding opportunities will increase which is expected to increase the welfare of Muslim ummah".²⁴

²¹ Muhammad Syafi'i Antonio, *Bank Syariah...* 151.

²² Burhanuddin S, *Aspek hukum Lembaga Keuangan Syariah*, (Yogyakarta: Graha Ilmu, 2010), 61.

²³ Danang Suntoyo, *Teori Kuestioner dan Analisis Data Untuk Pemasaran dan Perilaku Konsumen*, (Yogyakarta: Graha Ilmu, 2013), 66.

²⁴ Rahmatina A. Kasri and Salina Hj. Kasim, *Empirical Determinants of Saving in The Islamic Banks: Evidence from Indonesia*, JKAU: Islamic Economics and Business Center (PEBS), Vol. 22, No. 2, 2009.

Based on some definitions above, it can be concluded that customer is the people who interact in bank, and conduct bank service. From the description above, it can be concluded that the interest of customer's saving is the willingness that comes from the customers themselves to use product/service from bank or do savings toward their funds in a bank for some purposes.

Description of Research Observation

Profit Sharing Ratio of Muamalat Bank

Profit sharing ratio of Muamalat Banking of Indonesian was done in accordance with the bank's income. One of the things that influence the result of BMI is HI-1000.

Ratio is the profit sharing composition between bank with the customer which decided early in the form of percentage.²⁵

Profit Sharing Ratio of Savings and BMI Deposit

No	Products	Customer's Ratio
1	IB Muamalat Savings	5%
2	Muamalat Umroh Savings	30%
3	Planning Savings	30%
4	1 month Deposit Mudharaba	50%
5	3 months Deposit Mudharaba	51%
6	6 months Deposit Mudharaba	53%
7	12 months Deposit Mudharaba	54%

HI-1000 = 6,362

While HI-1000 was a method used to count the investment result from the placement of funds that was done for each thousand rupiah that was get from the financial distribution result.²⁶

The profit sharing in Muamalat Bank was done by counting HI-1000 first (read: Ha-i-thousand), that is the indicating numbers of the investment result which was get from the distribution for each

²⁵ <http://www.bank-bri-bca-mandiri.info/2016/02/keuntungan-dan-syarat-serta-besarnya.html> accessed at May 1, 2017, 11 a.m.

²⁶ <http://www.bankmuamalat.co.id/faq-pendanaan> accessed at May 1, 2017, 10 a.m.

thousand rupiah of the customer's fund. For example: HI-1000 in January 2009 was 9,99. It means that for each thousand rupiah from the customer's fund that was managed by Muamalat Bank would get IDR. 9,99 (HI-1000 before profit sharing). If profit sharing ratio between customer and bank for the month deposit was 50:50, so that from the IDR 9,99, for customer should be multiple by 50% so that for IDR 1.000,- the funds owned, customer would get sharing profit as much as IDR 4,99 (means customer HI-1000 = 4,99 rupiah). Generally the customer's profit sharing was formulated, such as:

$$\frac{\text{The average of customer's funds}}{1000} \times \text{HI-1000} \times \frac{\text{Customer's ratio}}{100}$$

For example, a customer (Mr. Slamet) who saves Mudharaba Deposit on June as much as IDR 10.000.000,- with a month of time period. The deposit ratio for a month was 50:50. HI-1000 for June was 10,93. So, to find out the value of profit sharing that Mr. Slamet get is:

$$\frac{\text{Rp. 10.000.000,-}}{1000} \times 10,93 \times \frac{50}{100}$$

The profit sharing = **IDR. 54.650,-**²⁷

Mudharabah Muthlaqah Product

The existence of grant or gift in the mudharabah muthlaqah contract banking is one of the Indonesian Muamalat Banking product innovation in raising funds. Muamalat Banking of Indonesia, branch of Sragen that applied grant or gift often called Plus Deposit and Prime Savings with Prize.

Plus Deposit

This is a syaria deposit in IDR and USD which has flexibility and gives the optimal investment result for customer.²⁸ Through this

²⁷ <http://www.bank-bri-bca-mandiri.info/2016/02/keuntungan-dan-syarat-serta-besarnya.html>, accessed on May 6, 2017, at 8.32 p.m

²⁸ <http://www.bankmuamalat.co.id/deposito-corporate/deposito-mudharabah-ib-muamalat> retrieved on 10 May 2017 at 0:48 a.m

program, customer will get opportunity to have the profit sharing earlier in the form of vehicle with bank guarantee. Bank and dealer²⁹ cooperates by issuing debt (SKBDN)³⁰. Previously, Muamalat Bank has already counted the profit sharing that they got each months, then multiplied with some months that the customer will save the funds in Muamalat Bank.

In the last period of plus deposit program, after reduced by the customer’s liabilities to the bank, therefore, the rest of the excess will be owned and gave by the customer. When the customer’s profit sharing is lower than the price of vehicle, so that the customer will not charged the difference in the drawbacks, because the drawbacks will be certified by the bank. When the customer’s profit sharing is higher than the price of the vehicle, so that the customer will get the difference of the drawbacks in the last period.

Provisions on Mudharaba Deposit

Desription	Deposito Mudharabah
Customer’s category	1. Individual 2. Legal entity
Minimum account balance	ID R 5.000.000 USD 1.000
Period of time	· 1 month · 3 months · 6 months · 12 months
Assurance facility	None

Data Resource: Observation resulted, at May 2th, 2017

Prime iB Savings with Prize³¹

The prime iB saving with prize is the savings in the form of IDR that could produce gift in accordance with the customer’s needs. This savings just like deposit. That is a half of funds in the multiple

²⁹ BMI has a partnership with Toyota, Honda car dealerships, etc but not closing the possibility with other dealers. The source of interview with the Manager of Muamalat Bank Sragen division.

³⁰SKBDN is letter of credit documents in the Country. The Bank publishes the letter and will pay the money after the customer invested over several months. The source of interview with the Manager of Muamalat Bank Sragen division.

³¹ Brochure of Muamalat Bank of Indonesian, 2017.

of five millions rupiah which was halted in the six months period of time, and the others are able to be used by the customer in their daily.

Started from the funds placement minimally IDR. 5.000.000,- multiples with IDR. 5.000.000,- by the 6, 12, 18, 24, 30, 36, 42, 48, 54, and 60 months of the time period, the customers are able to choose the gift in accordance with their needs or desires.

Gift and Nominal Savings at The Prime iB Savings with Prize

Gift	Nominal Savings
Umrah Gold Package	Rp. 190.000.000,-
Tours to England and watch live matches Arsenal FC	Rp. 250.000.000,-
Precious Metal Investment	Rp. 40.000.000,-
Handphone Samsung Galaxy Note 7	Rp. 60.000.000,-
Samsung Refrigerator SBS	Rp. 75.000.000,-
Yamaha N-Max ABS Motor	Rp. 150.000.000,-
BR-V Car tipe S M/T	Rp. 1.050.000.000,-
Honda Toyota All Fortuner 2.4G M/T	Rp. 2.000.000.000,-

Source: Brochure of Muamalat Bank of Indonesian 2017

Description of The Test Results from Data Research

The description of the research result would be started by identifying respondent characteristics based on demographic factors, then, deciding the influence of Mudharaba contract according to Sharia Principal, profit sharing rate on Mudharaba contract and Grant toward the customer's interest to have savings in Muamalat Bank of Indonesia, branch of Sragen. After primary data was collected by questionnaire distribution, the next step was filtering the data based on sample characteristic that has already decided by tabulation. Then, analyzing the data by multiple linear regression technique which used SPSS (Statistic Program for Social Science) for windows, also hypothesis tested by using F and t test.

From 80 questionnaires that distributed after filtering, it was proven that 56 respondents are customers of Muamalat Bank of Indonesia, branch of Sragen. The following are the respondent

characteristics based on gender, age, education, income in accordance with the questionnaire that distributed by the researcher, as follow:

Respondent Characteristics

Respondent Characteristics			
Characteristics	Category	Frequency	Percentage (%)
Gender	Male	25	44,6
	Female	31	55,4
Age	19 – 25	23	41,1
	26 – 33	13	23,2
	34 – 40	14	25
	41 – 50	6	10,7
Education	Senior High School	15	26,8
	Diploma	6	10,7
	Under Graduate	25	44,6
	Post Graduate/ others	10	17,9
Occupation	Student/College Student	11	19,6
	Government Employee	7	12,5
	Private Employee	9	16,1
	Entrepreneur	20	35,7
	Others	9	16,1
Income	< IDR 1.000.000	25	44,6
	IDR 1.000.000 - 2.500.000	18	32,1
	IDR 2500000 - 5.000.000	10	17,9
	>IDR 5.000.000	3	5,4

Source: Primary data which resulted by the writer, 2017.

Validity and Reliability Test

Validity or Reliability is one of the way to prove the valid and reliable data.³² If the data valid and reliable having proceed the test, so that the research are allowed to continue to the next step. So, valid and reliable data is a compulsory thing to get the valid and reliable result.

Validity Test and Reliability Variable Data of Mudharaba Contract (X1)

Result of Reliability Test of Mudharaba Contract (X1)

Reliability Statistics

Cronbach's Alpha	N of Items
,814	3

Sourch: Resulted by researcher, 2017.

In deciding reliability level, a research instrument could be received if it has alpha coefficient more than 0,60.³³ Based on Reliability Statistics above, Cronbach's Alpha point is resulted to 0,814, it means that question's construct as a factor dimension of Mudharabah Contract (X1) is very reliable. Therefore, respondents show enough stability and consistency in answering the questions in the questionnaire.

According to the Item-Total Statistics, the Corrected Item-Total Correlation point for each item of Mudharaba Contract (X1) is:

³² Singgih Santoso, *SPSS20 Pengolah Data Statistik di Era informasi*, (Jakarta: PT. Elex Media Komputindo, 2015), 67.

³³ <http://www.konsistensi.com/2013/04/uji-reliabilitas-data-dengan-spss.html>, accessed on May 6, 2017, at 8.50 p.m

**Result of Validity Test of Mudharaba Contract (X1)
Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Remarks
X1_1	8,09	2,010	,708	Valid
X1_2	8,38	1,548	,700	Valid
X1_3	8,04	1,490	,642	Valid

Source: SPSS processed data of Mudharaba contract factor (X1)

Based on the table above, the whole data are valid because the point of Corrected Item-Total Correlation is more than r table, 0,2632³⁴ stated if the correlation of each factor is positive and the amount more than 0,2632 so that those factors are strong construct. The valid questionnaire items can be referred to the next research. In this case, the whole items in Revenue Sharing instrument (X1) are fulfilled the validity requirements or statistically valid.

Validity Test and Variable Data Reliability of Profit Sharing Rate (X2)

**Result of Reliability test of Profit Sharing Rate (X2)
Reliability Statistics**

Cronbach's Alpha	N of Items
,789	3

Source: SPSS processed data on profit sharing rate factor (X2)

In determining reliability rate, a research instrument can be received if it has alpha coefficient more than 0,60. Based on Reliability Statistics above, Cronbach's Alpha point is resulted to 0,789, it means the construct statement which is a factor dimension of Profit Sharing Rate (X2) is very reliable.³⁵ So, respondents show enough stability and

³⁴ <http://duwicconsultant.blogspot.co.id/2011/12/tabel-r.html>, accessed on May 6, 2017, at 10.30 p.m

³⁵ Singgih Santoso, *SPSS2...68*

consistency in answering questions from the questionnaire. According to Item-Total Statistics, Corrected Item-Total Correlation points for each item of Profit Sharing Rate (X2) is:

**Result of Validity Test of Profit Sharing Rate (X2)
Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Remarks
X2_1	7,25	2,155	,675	Valid
X2_2	7,09	1,974	,645	Valid
X2_3	7,05	1,870	,589	Valid

Source: SPSS processed data of profit sharing rate factor (X2)

Based on the table, the whole items are valid because Corrected Item-Total Correlation point is more than r table 0,2632 stated that if the correlation of each factor is positive and the amount is more than 0,2632 so that those factor is a strong construct.³⁶ The valid questionnaire items can be referred to the next research. This case means that the whole items in the Profit Sharing Rate instrument (X2) are fulfilled the validity requirements or statistically valid.

Validity Test and Variable Data Reliability of Grant (X3)

**Result of Reliable Test of Grant (X3)
Reliability Statistics**

Cronbach's Alpha	N of Items
,799	3

Source: SPSS processed data of grant factor (X3)

In determining reliability rate, a research instrument can be received if it has alpha coefficient more than 0,60.³⁷ Based on Reliability Statistics above, Cronbach's Alpha point is as many as

³⁶ <http://www.konsistensi.com/2013/04/uji-reliabilitas-data-dengan-spss.html>, accessed on May 6, 2017, at 8.50 p.m

³⁷ Singgih Santoso, *SPSS2...68*

0,799 that means the construct statement which is a factor dimension of Grant (X3) is reliable. So, respondents show enough stability and consistency in answering questions from the questionnaire.

According to Item-Total Statistics, Corrected Item-Total Correlation points for each item of Grant (X3) is:

**Result of Validity Test of Grant (X3)
Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Remarks
X3_1	7,66	1,610	,628	Valid
X3_2	7,61	1,625	,657	Valid
X3_3	7,55	1,343	,658	Valid

Source: SPSS processed data of grant factor (X3)

Based on the table, the whole items are valid because Corrected Item-Total Correlation point is more than r table 0,2632 stated that if the correlation of each factor is positive and the amount is more than 0,2632 so that those factor is a strong construct.³⁸ The valid questionnaire items can be referred to the next research. This case means that the whole items in grant instrument (X3) are fulfilled the validity requirements or statistically valid.

Validity Test and Variable Data Reliability of Customer’s Interest to do Saving (Y)

**Reliability Test Result of Customer’s Interest to do Saving (Y)
Reliability Statistics**

Cronbach’s Alpha	N of Items
,793	3

Source: SPSS processed data of customer’s interest to do saving

³⁸ <http://www.konsistensi.com/2013/04/uji-reliabilitas-data-dengan-spss.html>, accessed on May 6, 2017, at 8.50 p.m

In determining reliability rate, a research instrument can be received if it has alpha coefficient more than 0,60.³⁹ Based on Reliability Statistics above, Cronbach's Alpha point is amounted to 0,793 that means the construct statement which is a factor dimension of BMI Customer's Interest to do Saving (Y) is reliable. So, respondents show enough stability and consistency in answering questions from the questionnaire.

According to Item-Total Statistics, Corrected Item-Total Correlation points for each items of Customer's Interest to do Saving (Y) is:

**Validity Test Result of Customer's Interest to do Saving (Y)
Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Remarks
Y1	7,68	1,786	,636	Valid
Y2	7,29	1,881	,656	Valid
Y3	7,57	2,031	,619	Valid

Source: SPSS Processed Data of Customer's Interest Factor (Y)

Based on the table, the whole items are valid because Corrected Item-Total Correlation point is more than r table 0,2632 stated that if the correlation of each factor is positive and resulted to more than 0,2632 so that those factors are a strong construct.⁴⁰ The valid questionnaire items can be referred to the next research. This case means that the whole items in the Customer's Interest to do Saving instrument (Y) are fulfilled the validity requirements or statistically valid.

³⁹ Singgih Santoso, *SPSS2...68*

⁴⁰ <http://www.konsistensi.com/2013/04/uji-reliabilitas-data-dengan-spss.html>, accessed on May 6, 2017, at 8.50 p.m

Data Normality Test

Data Normality Test by Kolmogorov-Smirnov Test

In this data of normality test, it used Kolmogorov – Smirnov normality test, which stated that data assumption is normal if the variable has significant point more than 0,05.⁴¹ The following are the data of the test result by using Kolmogorov Smirnov. As follows:

Result of Normality Test by Kolmogorov

		Unstandardized Residual
N		56
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	1,87452829
Most Extreme Differences	Absolute	,082
	Positive	,055
	Negative	-,082
Kolmogorov-Smirnov Z		,612
Asymp. Sig. (2-tailed)		,848

a Test distribution is Normal.

b Calculated from data.

Source: Resulted data in 2017.

Based on One-Sample Kolmogorov-Smirnov Test table, probability point or Asym. Sig (2-tailed) will be compared by 0,05. By using the following term:

- 1) If probability point or Asym. Sig (2-tailed) < 0,05 so the data distribution is not normal.
- 2) If probability point or Asym. Sig (2-tailed) > 0,05 so the data distribution is normal.

⁴¹ Sugiyono, *Statistik...* 156.

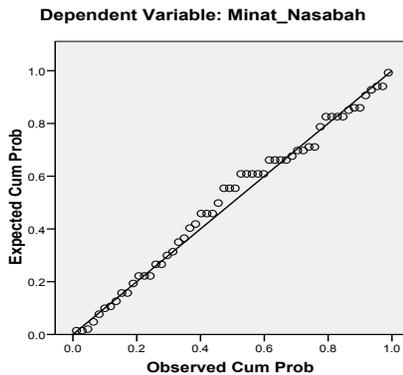
Based on normality test above, the point that has already got from Kolmogorov-Smirnov Z is as many as 0,612. And Asymp. Sig. (2-tailed) is 0,848 > 0,05. This can be shown that significance point is more than trust rate point as many as 0,05.⁴² Therefore, it can be concluded that the data distribution is normal. After the test by using Kolmogorov-Smirnov approach was known, so, it is time to do test by PP-Plots curve approach.

Data Normality Test by P-P Plot⁴³

**Data Normality Test by P-Plot
For Mudharaba Contract Variable (X1)**

Dependent Variable of Customer’s Interest

Normal P-P Plot of Regression Standardized Residual



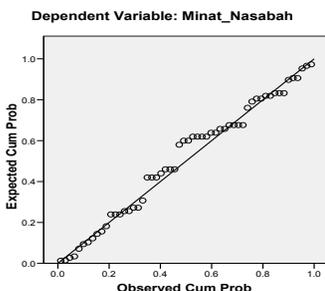
Source: Resulted data in 2017

⁴² *Ibid*, 158.

⁴³ *Ibid*, 343.

**Data of Normality Test by P P Plot
For Profit Sharing Rate Variable (X2)
Dependent Variable : Customer's Interest**

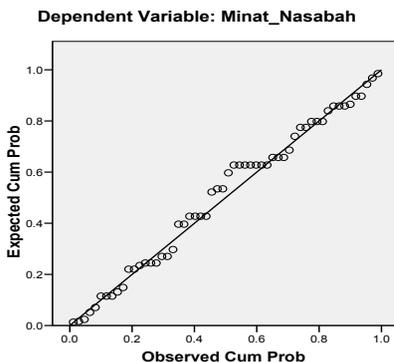
Normal P-P Plot of Regression Standardized Residual



Source: Resulted data in 2017.

**Data of Normality Test by P-P Plot
For Mudharabah Muthlaqah Grant Variable (X3)
Dependent Variable: Customer's Interest**

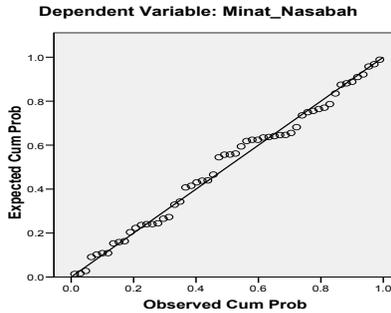
Normal P-P Plot of Regression Standardized Residual



Source: Resulted data in 2017

**Data Normality Test by P-P Plot
For (X1, X2, X3) Variables toward (Y)**

Normal P-P Plot of Regression Standardized Residual



Source: Resulted data in 2017

For the resulted curves above, it can be concluded that the whole variables Mudharaba Contract (X1), Profit Sharing Rate (X2), Mudharabah Muthlaqah Grant (X3) and Customer’s Interest to do Saving (Y) are stated in normal distribution. Because the dots were spread around the diagonal line and followed diagonal line.

Classic Assumption Test

Classic Assumption Test by Multicollinearity

Result of Multicollinearity Test

Model		Standardized Coefficients			Collinearity Statistics	
		Beta	T	Sig.	Tolerance	VIF
1	(Constant)		2,328	,024		
	X1	,295	1,907	,062	,730	1,369
	X2	-,055	-,354	,725	,733	1,364
	X3	,165	1,242	,220	,985	1,016

Dependent Variable : Customer’s Interest to do Saving (Y)

Source: Resulted data in 2017.

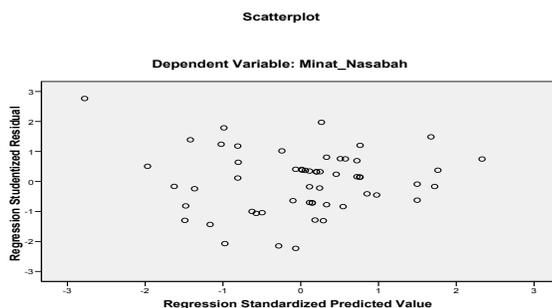
There is multicollinearity if the Variance Inflation Factor (VIF) point is not more than 10 so that it can be stated that free from multicollinearity.⁴⁴ From Coefficients result, it can be shown that VIF point of Mudharaba Contract (X1) is 1,369 < 10, Profit Sharing

⁴⁴ Hengki Latan and Selva Temalagi, *Analisis.....*, 63.

Rate (X2) is $1,364 < 10$, Mudharabah Muthlaqah Grant is $1,016 < 10$. Therefore, it can be concluded that Mudharaba Contract (X1), Profit Sharing Rate (X2), Mudharabah Muthlaqah Grant (X3), are free from multicollonierity classic assumption, because the result is lower than 10.

Classic Assumption Test by Heteroscedasticity⁴⁵

**Result of Heteroscedasticity Test
Dependent Variable Customer's Interest**



Source: Resulted data in 2017

In identifying the existence of heteroscedasticity in a model, it can be shown in the Scatterplot pattern on the model. There is no heteroscedasticity if: (1) the dots spreading of the data did not patterned, (2) the dots of the data was spread up and down or around 0 and (3) the dots did not get together, only in the up or down. So, from the picture above, it can be concluded that there is no heteroscedasticity classic assumption test on that data.

Autocorrelation Test

Autocorrelation test aims to find out or to prove that no correlation between the error of observation data on bullies one observation to other observations in linear regression models. Good regression models is that correlation does not occur. With statistical tests Durbin-Waston and statistical test Runs Test.⁴⁶

⁴⁵ Singgih Santoso, *SPSS20.....*, 353-354.

46 Hengki Latan and Selva Temalagi, *Analisis ...*, 73.

Model Summary (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,304(a)	,093	,040	1,928	2,192

a Predictors: (Constant), X1, X2, X3

b Dependent Variable: Customer's Interest (Y)

Source: Resulted data in 2017

The value of the DW 2.192, then this value will be compared with a value of 5% significance tables, total sample $N = 56$ and the number of independent variable 2 ($K = 2$) = 2.12 (look at Durbin Watson Table). The value of the DW 2.192 is greater than the upper limit (dU) i.e. 1.683 and less than (4-dU) $4 - 1,683 = 2.317$ so it can be concluded that there is no autocorrelation.

$$dU = 1.683^{47}$$

Result of Runs Test

	Unstandardized Residual
Test Value(a)	,27669
Cases < Test Value	28
Cases \geq Test Value	28
Total Cases	56
Number of Runs	27
Z	-,539
Asymp. Sig. (2-tailed)	,590

Source: Resulted data in 2017

From the results of statistical Runs Test, obtained significant value $0,590 > 0.05$. Then it can be inferred that the above data does not happen a problem of autocorellation or meet the assumptions of the classic autocorellation.

⁴⁷ <http://lkeb.umm.ac.id/files/file/tabel-dw.pdf>, accessed on May 28, 2017, 21:12 p.m

Multiple Linear Regression Test

Multiple linear regression analysis is the technique of regression analysis that can be used to test the influence of several independent variables towards the dependent variable.⁴⁸

Result of Multiple Linear Regression Test Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	5,916	2,541		2,328	,024
	X1	,312	,163	,295	1,907	,062
	X2	-,053	,151	-,055	-,354	,725
	X3	,184	,148	,165	1,242	,220

Dependent Variable: Customer's Interest (Y)

Source: Resulted data in 2017

From (*Coefficients*) table, it is used to draw Linear regression as follows:

$$Y = 5,916 + 0,0312 X_1 + (- 0,53 X_2) + 0,184 X_3$$

- a. Constant is 5,916, it means that if mudharaba contract (X1), Profit Sharing Rate (X2), Mudharabah Muthlaqah Grant (X3), so the Customer's Interest of Muamalat Bank (Y) is 5,916.
- b. X1 Coefficient regression has positive point as many as 0,312, it means every 1 unit increased X1 so the Y point is increased as many as 0,312 with the assumption that X2 and X3 are fixed
- c. X2 coefficient regression is negative as many as (-0,053), it means that every 1 unit decreased of X2, the Y point is decreased as many as (-0,053) with the assumption that X1 and X3 are fixed.
- d. X3 coefficient regression is positive as many as 0,184, it means that every 1 unit increase of X3, the Y point are increased as many as 0,184 with the assumption that X1 and X2 are fixed.

⁴⁸ *Ibid*, 84.

Hypothesis Test

Simultaneous Significance Test (F test)

F Test shows whether all variables have joining influence toward the dependent variables. If the Sig. can be inferred then $0.05 <$ that all independent variable effect on the dependent variable. Another way to test are:

1. Compare with statistics F F table
2. If the F statistics $>$ F independent variable table effect significantly to the dependent variable.⁴⁹

Result of F Test ANOVA(b)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	19,720	3	6,573	1,769	,165(a)
	Residual	193,262	52	3,717		
	Total	212,982	55			

a Predictors: (Constant), Mudharabah Muthlaqah Grant, Profit Sharing Rate, Mudharaba Contract

b Dependent Variable: Customer's Interest

From Anova table above is probability obtained of sig value F is $0.165 > 0.05$ then it can be inferred that independent variables has influential simultaneously with the dependent variable. Moreover, F calculation point is $1,769 < 2,783$ (2,783 F table pointel).⁵⁰ So, it can be concluded that in receiving H1, meant that mudharaba contact, profit sharing rate, mudharabah muthlaqah grant have linear relation.

Individual Parameter Significance Test (t-Test)

t-Test is used to find out the partially influence of independent variable toward the dependent variable. This test is conducted by comparing propability point or v-value (sig-t) with 0,05 significant level if:

Probability point or V – value $<$ 0,05 so Ha is received.

Probability point or V – value $>$ 0,05 so Ha is refused.

Other than using point, comparing probability point or

⁴⁹Hengki Latan and Selva Temalagi, *Analisis...*, 80.

⁵⁰ *Ibid*, 80.

v-Value (sig-t) with 0,05 significant level. Other way is comparing T calculation point and T table point.⁵¹

Result of T Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,916	2,541		2,328	,024
	X1	,312	,163	,295	1,907	,062
	X2	-,053	,151	-,055	-,354	,725
	X3	,184	,148	,165	1,242	,220

Dependent Variable: Customer’s Interst (Y)

Source: Resulted data in 2017.

Therefore, it can be shown that:

- a) Revenue Sharing influence toward the decision of becoming the customer of Muamalat Bank of Indonesia, branch of Sragen. Based on Coefficients coloumn, there is T calculation point resulted to 1,907 > 1,674 (1,674 is T table point) it can be concluded that Mudharaba Contract variable has contribution toward the customer’s interest to do saving in Muamalat Bank of Indonesia, branch of Sragen. And from the data above, sig t point resulted to 0,062 > 0,05 it can be concluded that independent variable is receive Ho, but the regression coefficient of Mudharaba Contract (X1) is not significant.
- b) Profit Sharing Rate Influence toward the decision of becoming the customer of Muamalat Bank of Indonesia, branch of Sragen. Based on Coefficients coloumn, there is T calculation point resulted to -0,354 < 1,674 (1,674 is T table point) it can be concluded that profit sharing rate variable has not contribution toward the customer’s interest to do saving in the customer of Muamalat Bank of Indonesia, branch of Sragen. And from the data above, sig t point resulted to 0,725 > 0,05 it can be concluded that independent variable is refuse Ho, and the regression coefficient of profit sharing rate (X2) is not significant.
- c) Mudarabah Mutlaqah Grant Influence toward the decision of

⁵¹ *Ibid*, 81.

becoming the customer of Muamalat Bank of Indonesia, branch of Sragen..

Based on Coefficients coloumn, there is T calculation point resulted to $1,242 < 1,674$ (1,674 is T table point) it can be concluded that Mudharaba Contract variable has not contribution toward the customer's interest to do saving in BMI. And from the data above, sig t point resulted to $0,220 > 0,05$ it can be concluded that independent variable is refuse H_0 , and the regression coefficient of mudharaba muthlaqa grant (X3) is not significant.

Determination Coefficient Test (R)

Determination coefficient test is conducted to find out the influence of Mudharaba Contract (X1), Profit Sharing Rate (X2), Mudharabah muthlaqah Grant (X3). By using: determinatiom coefficient point point between 0 – 1 as a base.

Getting closer to the 1 point, so that the influence of Mudharaba Contract (X1), Profit Sharing Rate (X2), Mudharabah muthlaqah Grant (X3) are stronger.

Getting closer to the 0 point, so that the influence of Mudharaba Contract (X1), Profit Sharing Rate (X2), Mudharabah muthlaqah Grant (X3) are more weak.

Result of Determination Test Summary Model(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,304(a)	,143	,093	1,928

Source: Resulted Data in 2017

So, from the table above, it can be shown that R Square is 0,093. This can be stated that the influence of Mudharaba Contract (X1), Profit Sharing Rate (X2), Mudharabah muthlaqah Grant (X3) are weak resulted to 9,3%, toward the customer's interest to do saving (Y) variable. While, the rest of 90,7% is influenced by other independent variable that did not investigate.

The Influence of Mudharaba Contract on the customer's interest to do saving in Muamalat Bank of Indonesia, branch of Sragen

Based on the test, Mudharaba Contract (X1) has positive influence, but it was not significantly influence, toward the customer's interest to do saving. By getting T calculation point resulted to $1,907 > 1,674$ (T-table), with 5% or 0,05 of significant level.

It influenced positively because the 1,907 point of T calculation has (+) positive mark, so that it stated positive. While, it was not significant because T calculation point is more than T table, which shown by T calculation point that was got as many as $1,907 >$ from T table point as many as 1,674. Therefore, it stated that mudharaba contract had positive influence, but it was not significantly influence toward the customer's interest to do saving.

So, it this discussion, it can be concluded that mudharaba contract variable which applied by syaria banking, Muamalat Bank of Indonesia (BMI) can influence their decision becoming the customer of BMI. In other word, mudharaba contract is the important thing too that influence on decision to be customer of BMI.

The Influence of Profit Sharing Rate on the customer's interest to do saving in BMI

Based on the test, Profit Sharing Rate (X2) has negative influence and it was not significant toward the decision of becoming customer. By getting T calculation point as many as $0,725 < 1,674$ (T-table), with 5% or 0,05 of significant level.

It influenced negatively because the 0,725 point shown by T calculation had (-) negative mark, so that it stated negative. While, it was not significant because T calculation point is less than T table point, that was shown by T calculation point as many as $0,725 <$ from T-table as many as 1,674. Therefore, it stated that profit sahring rate variable influenced negatively, and it was not significant toward the customer's interest to do saving in sharia banking.

Therefore, from this discussion, it can be concluded that profit sharing rate which applied by BMI cannot influence the BMI's customer to do saving with mudharaba contract. Beside that, profit sharing rate in Islamic banking is not the main purpose for the customer to do investation in Islamic bank. Most of them do investation based on their belief that had saving in Islamic banking

is complied with the syaria principal and they can avoid usury.

The Influence of Mudharabah Deposit Grant on the customer's interest to do saving in Muamalat Bank

Based on the test, mudharabah muthlaqah grant has positively significant toward the decision of becoming customer. By getting Coefficients point sig t as many as $0,220 > 0,05$ so that it can be concluded to refuse H_0 . It means that regression coefficient of Mudarabah Mutlaqah Grant Variable (X3) is not significant.

It means that the 1,242 point of T calculation is (+) positive, so that it stated positive. While, it is not significant because T calculation point is less than T table point, which is shown by T calculation point as many as $1,242 <$ from T table point as many as 1,674. So, it can be stated that mudharabah muthlaqah grant has not significant influence toward the customer's interest to do saving. Therefore, from the research it can be concluded that mudharabah muthlaqah grant cannot influence the customer's interest to do saving in Muamalat Bank.

The Influence of Mudharaba Contract, Profit Sharing Rate and Grant on the customer's interest to do saving in Muamalat Bank

Based on the test of independent variables (Mudharaba Contract (X1), Profit Sharing Rate (X2), and Grant (X3)) toward the dependent variable (Customer's decision) are simultaneously had positive influence toward the decision becoming customer. By getting F calculation point as many as $1,769 <$ from 2,783 (2,783 F table point), with 5% or 0,05 of false significant level.

It means simultaneously has positive influence because F calculation point as many as 1,769 is (+) positive. While it was not significant because F calculation point is less than F table. By getting F calculation point as many as $1,769 >$ from F table as many as 2,783. Therefore, it stated that mudharaba contract, profit sharing rate, and grant are simultaneously has positive influence but it was not significant or 9,3 %. It means mudharaba contract, profit sharing rate, and grant, are influenced weakly as many as 9,3%, toward the decision becoming customer, while the rest of 90,7% are influenced by other independent variable that did not investigate.

Therefore, from the resulted research above, it can be concluded that the public information about Mudharaba Contract (X1), Profit

Sharing Rate (X2), and Mudharaba Muthlaqa Grant (X3), are not greatly affect the customer's interest to do saving in BMI. Hopefully, through their understanding and knowledge toward three variables mentioned above, they would have strong reason and interest to do saving their money at BMI and increase their investment.

Conclusion

Based on the analysis and discussion, it can be concluded that Mudharaba Contract (X1), Profit Sharing Rate (X2) and Grant on the Mudharaba mutlaqa contract (X3) were influenced on the interest to do saving as BMI customer. Because of their knowledge about those three variables, it must be influence the customer's interest as BMI customer. F test has shown that F point is 2,783 with the 0,165 of significant level which is more than 0.05, while, determination coefficient has shown by R^2 point as many as 0.093 or 9,3% had influenced on the customer's interest to do saving, while the rest of 90,7% was influenced by other factor.

While the resulted research about partial relation among the independent variable and dependent variable can be concluded that mudharaba contract variable had great affect toward the customer's interest to do saving as many as 1,907. Profit sharing rate variable had no influence toward the customer's interest to do saving as many as 0,725. For mudharabah muthlaqah grant variable had great influence toward the customer's interest to do saving as many as 1,242. Moreover, the specific result can be summarized into three: 1) Hypothesis (H1) which stated that mudharaba contract had great significant affect toward the customer's interest to do saving is true; 2) Hypothesis (H2) which stated that profit sharing rate had significant influence toward the customer's interest to do saving is false; and 3) Hypothesis (H3) which stated that mudharabah muthlaqah grant had significant influence toward the customer's interest to do saving is false.

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