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DETERMINATION OF *MUDHARABAH SAVINGS* AT SHARIA COMMERCIAL BANKS IN INDONESIA

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Abstract

This study aims to analyze the impact of economic variables on *mudharabah* savings in an Islamic financial environment. The main focus of this study is on three key factors: people's income, profit sharing rate, and inflation rate. The approach applied is quantitative as continuous data or time series. The sources collected are secondary data from various Islamic banking institutions obtained in the financial statements released by the Otoritas Jasa Keuangan from 2017 to 2022, so that a sample of 7 Islamic commercial banks was obtained by purposive sampling processed and analyzed using SPSS 25 software. Overall, this study explores the variables of public income, profit sharing rate, and inflation on *mudharabah* savings. Based on the explanation of the findings of this study, it is revealed that partially the variables of public income and profit sharing rate have a significant influence on *mudharabah* savings, while in this context there is no evidence to suggest that inflation has an effect on *mudharabah* savings.

Keywords: Saving *Mudharabah*, Community Income, Profit Sharing, Inflation

INTRODUCTION

Sharia accounting is an accounting financial system that is guided by the principles of Islamic sharia which includes elements of tawhid, justice and transparency. Islamic accounting aims to provide appropriate and important financial data for interested parties, taking into account sharia principles. In Indonesia, according to the application of Islamic accounting, it is growing rapidly in line with the growth of Islamic financial institutions. These sharia-based financial institutions include those in sharia-based capital markets, insurance industries that follow sharia principles, and pawnshops that operate in accordance with sharia and Islamic banks themselves that equally require accounting systems that are in accordance with Islamic financial rules. When regulations change in the banking sector, it becomes an important moment for Muslims in Indonesia. This is a strategic opportunity for the development of financial institutions that rely on sharia principles, including Islamic banks themselves, especially about coordination between service fields, because good organization can provide effective work results (Cornelia et al., 2024).

Islamic financial institutions are basically financial institutions or institutions based on Islamic guidelines that have rules that must avoid aspects *riba*, *gharar*, *maisir* or other transactions that violate the teachings of Islam. During its operation, Islamic banking uses various types of contracts to raise funds or distribute funds for the purpose of ensuring its business activities are in accordance with the basic values that have been established or permitted in Islam, including, contracts *mudharabah*, akad *musharakah*, as well as akad *wadiah* and akad *ijarah*. One of the activities carried out by Islamic banking institutions in the process of collecting funds that is in great demand is savings *mudharabah*. According to Apriani & Hasan (2023), savings *mudharabah* is a type of savings where customers will receive profit sharing according to the agreed agreement, in return for the savings they provide. Savings scheme of *mudharabah* is generally calculated in millions of Rupiah and is usually offered by Islamic banking institutions as one of the options for those customers who want to incorporate Islamic finance principles in their financial activities.

According to Ismail (2011), *Al Mudharabah* is a form of agreement involving one or more parties to jointly manage a business. In this agreement, one party is known as *Sahibul Mal* act as a capital provider with full or 100% contribution, while the other parties are known as *mudharib* act as a business manager. The distribution of profits from the business that has been done is then determined based on the ratio or proportion that has been agreed by all parties who participated in the beginning of the previous agreement. Meanwhile, according to Rachman et al. (2013), *mudharabah* deposits is a fund deposited by a third party in an Islamic bank, which can be withdrawn at any time or in accordance with a previously agreed agreement.

According to Sukirno (2014), national income is the total amount of production of goods and services during a period or one year in a country/region. Personal income, on the other hand, includes any form of income received by the population without having to perform any particular activity. Available income is an individual's income after tax deduction is due. It can be thought of as the amount of household consumption expenditure plus investment, or it can also be interpreted as residual income after all household consumption expenditure is counted as household savings.

The profit-sharing principle is one of the main features that form the operational basis for Islamic banks as a whole. In the context of sharia, profit sharing is rooted in the principle of *al-mudharabah* (Mayasari et al., 2018). According to Karim (2010), the disclosure, profit sharing is a form of return from investment agreements that is uncertain and varies over time. This rate of return depends on the tangible results of the effort made. In the context of Islamic banking, profit sharing is a special program given to the public, which must be clearly stipulated at the beginning of the agreement. The amount of profit sharing decided by both parties must be agreed upon jointly, with an agreement based on the willingness of each party without any element of coercion.

Inflation is an event where prices tend to increase continuously. An increase in a small amount of product cannot be considered a component of inflation, unless the increase penetrates and results in a broad increase in most other goods. Not only that, price increases that can occur seasonally, such as approaching the celebration of Eid, Christmas, and New Year or that take place only once and do not continue are not included as an economic problem that needs to be addressed in a certain way (Abdullah & Tantri, 2012).

Table 1. Composition of *Mudharabah* Savings, Community Income, Profit Sharing Rate and Inflation

Year	Mudharaba *Savings* (billion Rupiah)	Community Revenue (billion Rupiah)	Revenue Share Rate (%)	Inflation (%, yoy)
2017	57.488	10.042	2,26	3,61
2018	65.642	10.865	1,95	3,13
2019	71.743	11.392	1,70	2,72
2020	82.227	11.418	1,59	1,68
2021	92.424	12.570	1,26	1,87
2022	107.645	14.391	1,33	5,51

Source: OJK (2023), Badan Pusat Statistik (2023) *and* Bank Indonesia (2023)

Based on table 1. data sourced from the Financial Services Authority (OJK), the number of *mudharabah* savings in 2017 to 2022 has increased considerably, this is inseparable from the existence of 13 sharia-based banks that have been registered at OJK and have experienced progress in corporate infrastructure and improved services in sharia-based

banking. In 2017, *mudharabah* savings amounted to 57,488 billion Rupiah, until 2022 *mudharabah* savings have touched a large number, namely 107,645 billion Rupiah, which always increases every year. One element that can affect the increase in the amount of *mudharabah* savings is people's income. When there is economic growth, people's income will also increase, this will encourage an increase in the amount of *mudharabah savings*. Data from the Central Statistics Agency (BPS) the amount of income of Indonesian people always increases. In 2017 the total income of the community was 10,042 billion Rupiah, until 2022 the amount has been 14,391 billion Rupiah.

Internal factors in Islamic bank policies that can affect savings *mudharabah* is the revenue share rate. By referring to data sources from OJK that the amount of returns programmed through Islamic banking institutions It always changes every year. In 2017, the amount of profit sharing listed at Islamic commercial banks was 3.61%. The peak of its decline in 2021 was only 1.26%. But it rose again in 2022 by 1.33%. An increase in the profit sharing rate will bind the attention of saving funds in the bank, one of which is an increase in the amount of savings *mudharabah*. Inflation is also one of the elements that influence the amount of savings in the scheme *mudharabah,* as well as the profit sharing rate, the inflation rate in Indonesia also fluctuates. According to data released through the Central Statistics Agency (BPS) Table 1 shows that the lowest rate of inflation occurred in 2020 at 1.68% and the highest rate of inflation occurred in 2022 at 5.5%.

Several previous studies have been conducted to examine problems related to savings *mudharabah*. The results of research from Umami et al. (2021) and Harahap (2019) state that people's income has a significant influence on the amount of savings *mudharabah.* Meanwhile, according to Wahyuningrum & Anwar (2019), people's income has no influence on the amount of savings *mudharabah.* According to Rahmayanti & Sharina (2017) and Putricia et al. (2021), the profit sharing rate has a significant influence on the amount of savings *mudharabah*. On the contrary, according to Aini et al. (2021), the amount of profit sharing has no significant effect on savings *mudharabah*. The research by Batubara & Nopiandi (2020) shows inflation has a positive influence on savings *mudharabah*. Meanwhile, according to Astuti et al. (2023) and Wulansari & Aziz (2019), inflation does not have a significant impact on *mudharabah* savings.

Based on the phenomenon and the results of previous studies, it seems that there is still a gap between theory and reality in the field. Related to this, it can occur due to differences in the period of the study year and the number of Islamic commercial banks studied. For this reason, it is necessary to conduct further research with different numbers of samples and time spans. The selected data comes from an official report issued by OJK, so that the values of the variables analyzed are expected to provide a more precise picture and cover the overall condition of Islamic commercial banks in general. Therefore, the purpose of this study is to analyze the effect of people's income, profit sharing rate and inflation on savings *mudharabah*.

RESEARCH METHOD

The study adopts a quantitative approach with data analysis *time series* in exploring observed phenomena. The source of the data obtained is secondary, namely the number of financial statements that have been published. The study population consisted of 13 Islamic banks officially registered by (OJK). The sampling method applied is *purposive sampling,* That is to choose a sample of criteria that have been decided. Thus, 7 Islamic commercial banks were selected as research samples. As for the criteria for determining the sample, namely: First, Islamic banks that have been officially registered with the OJK from 2017-2022. Second, Islamic banks that release detailed annual financial reports from 2017-2022. Third, Islamic banks that have complete savings data *mudharabah* as well as revenue share

rates. The process of data analysis using SPSS 25 involves several stages, such as examining descriptive statistics, testing classical assumptions, conducting multiple regression analysis, as well as testing hypotheses (T) and calculating coefficients of determination (R2).

RESULT AND DISCUSSION

Descriptive Statistics

Used as material to describe a characteristic of data from various variables by being the focus of research (Ghozali, 2016). Reveals that descriptive statistical analysis aims to present a comprehensive conception or summary of data about a data.

Table 2. Descriptive Statistics

Descriptive Statistics					
	N	***Minimum***	***Maximum***	***Mean***	***Std. Deviation***
PM	42	10042319	14391131	11780086.33	1406034.235
TBH	42	.62	5.99	2.8450	1.46241
INF	42	1.26	2.26	1.6817	.34980
TM	42	704241500	10494830925478	1622130239681.52	3159583368903.308
Valid N (listwise)	42				

Source: Data processed by Researchers (2024)

Classical Assumption Test

Normality Test

A test option that can be used to check residual normality is the Kolmogorov-Smirnov Non-Parametric Statistical Test (K-S). Conditions are considered normal distributed data when the test results show when the p-value (Asymp. Sig.) of the residual is above 5% (Ghozali, 2016).

Table 3. Kolmogorov Smirnov's One Sample Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		42
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.91320895
Most Extreme Differences	Absolute	.124
	Positive	.124
	Negative	-.106
Test Statistic		.124
Asymp. Sig. (2-tailed)		.103[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Data processed by Researchers (2024)

The test results applied One Sample Kolmogorov-Smirnov, resulting in Asymp values. Sig. (2-tailed) is 0.103 and significant at 5% or 0.05. The conclusion is that the data is normally distributed and the significance value is. 0.103. This means that the value exceeds 5% or 0.05.

Multicollinearity Test

According to multicollinearity analysis is carried out by examining the relationship between variables and summing the values of Tolerance and Variance Inflation Factor (VIF). If the Tolerance value is less than 0.1 and the VIF value is less than 10, then it can be concluded that there is no multicollinearity between independent variables in the regression model (Ghozali, 2016).

Table 4. Multicollinearity Test

Coefficients[a]			
Model		**Collinearity Statistics**	
		Tolerance	***VIF***
1	PM	.249	4.022
	TBH	.826	1.211
	INF	.261	3.826
a. Dependent Variable: TM			

Source: Data processed by Researchers (2024)

The results of the multicollinearity check presented, can be concluded if the tolerance value for people's income (X1), profit sharing rate (X2) and inflation (X3) all exceed 0.10, while the VIF result is less than 10. This shows that there is no strong indication of multicollinearity among these variables.

Heteroscedasticity Test

The goal is to detect differences in residual variance that are significant or not. The way to identify heterokedasticity is to look for certain patterns in the distribution of data points. If there is a regular pattern such as waves or inconsistent variations (either widening or narrowing), then this indicates the presence of heterokedasticity. Conversely, if there is no clear pattern and the data points spread on both sides of the number 0 on the Y-axis, then heteroscedasticity does not occur. Here is a picture of heterokedasticity test results (Ghozali, 2013):

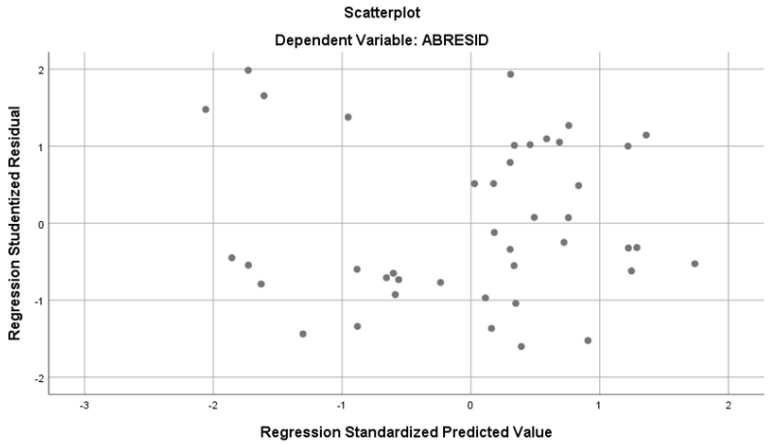

Figure 1. Heteroscedasticity Test
Source: Data processed by Researchers (2024)

The figure indicates no clear pattern with the dots spreading around the number 0 on the Y-axis. Therefore, it was decided that this study had no evidence to suggest heteroscedasticity.

Autocorrelation Test

According to the Durbin Watson (DW) method is used to identify the emergence of autocorrelation in a study. Tests are performed to check if (Ghozali, 2011)*Durbin-Watson* values fall within the range specified in the table. This range has an upper bound value (upper bound or du) as well as a lower bound (dl) value and must then be compared with *the resulting* Durbin Watson value.

H0: there is no autocorrelation (r = 0) and HA : there is a correlation (r ≠ 0).

Table 5. Autocorrelation Test

Model Summary[b]					
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Durbin-Watson**
1	.209[a]	.044	-.034	1.49346	1.752
a. Predictors: (Constant), LAGX3, LAGX2, LAGX1					
b. Dependent Variable: LAGY1					

Source: Data processed by Researchers (2024)

The results of autocorrelation testing on the *Durbin-Watson* table for a significance level of 5% and a sample of 42, there was a dL of 1.3573, a dU of 1.6617 and a value of 4 – dU (4 – 1.6617) of 2.3383. After performing *Durbin-Watson calculations*, a value of 1.752 was obtained. DW valuations are between dU and 4 – dU, which are 1.6617 < 1.752 < 2.3383. Therefore, it was decided that the data did not undergo autocorrelation.

Double Linear Analysis

According to him, multiple linear regression analysis is used to illustrate the correlation between the variables that are the focus and the variables used as explanatory factors (Ghozali, 2011).

Tabel 6. Double Linear Analysis Test

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	***Std. Error***	***Beta***		
1	(Constant)	29.468	12.104		2.435	.020
	PM	-2.134E-7	.000	-.100	-.317	.753
	TBH	-.509	.356	-.249	-1.432	.160
	INF	-.250	2.643	-.029	-.095	.925
a. Dependent Variable: LN_TM						

Source: Data processed by Researchers (2024)

Based on table 6, multiple regression problems can be explained as follows:

$$\mathbf{Y = 29.468 - 2.134E\text{-}7\ x_1 - 0.509\ x_2 - 0.250\ x_3 + e}$$

As with the multiple linear regression equation above, here is the explanation:

a. The constant (B) of 29.468 is positive, meaning that there is a positive correlation between the influencing variable and the influencing variable. In other words, if people's income (X1), profit sharing rate (X2), and inflation rate (X3) remain at 0 percent, then the value of *mudharabah* savings will remain at 29,468.
b. The regression coefficient for the community income variable (X1) was -2.134, indicating a negative relationship between people's income and *mudharabah* savings. In other words, if people's income rises by 1%, then *mudharabah* savings tend to fall by around 2,134, assuming that other variables do not change.
c. The regression coefficient for the variable profit sharing rate (X2) is -0.509, indicating a negative influence between the profit sharing rate and *mudharabah savings*. That is, if the profit sharing rate increases by 1%, *mudharabah* savings will tend to decrease by 0.509%, assuming that other factors are considered constant.
d. The regression coefficient for the inflation variable (X3) is -0.250, signifying a negative relationship between inflation and *mudharabah* savings. In other words, if the inflation rate rises by 1%, then *mudharabah* savings will decrease by 0.250, assuming that the other variables remain unchanged.

Hypothesis Test (T)

If the significance value < 0.05, it indicates that variable X has a significant influence on variable Y. However, if the significance value > 0.05, this indicates that variable X does not have a significant influence on variable Y. The t test is used as an assessment of the correctness of the hypothesis (Suliyanto, 2005).

Table 7. Hypothesis Test (T Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	*Std. Error*	*Beta*		
1	(Constant)	6268693835903.188	1524770169638.239		4.111	.000
	PM	-185673.404	84914.277	-.299	-2.187	.035
	TBH	-565394131819.035	44802481420.828	-.946	-12.620	.000
	INF	-505907965167.724	332920550731.616	-.202	-1.520	.137
a. Dependent Variable: Y						

Source: Data processed by Researchers (2024)

a. The test results show that the variable community income (X1) has a significant influence on *mudharabah* savings (Y) with a significance value of 0.035, using a significant level (alpha) of 0.05. Therefore, the conclusion is that people's income variables significantly affect *mudharabah savings*.
b. From the table above, the test results show that the variable profit sharing rate (X2) has a significant influence on *mudharabah savings (Y). Based on the significant variable of the profit sharing rate of 0.000, which is still below the alpha value of 0.05. From these results, the variable profit sharing rate has a significant influence on mudharabah savings*.
c. As tested, the results prove the significance value of the inflation variable (X3) of 0.137. The significance level (alpha) used in this analysis is 0.05. With this value, it can be seen that the significance value of 0.137 does not meet the established significance (0.05).

Therefore, the inflation variable (X3) is stated not to have a significant effect on *mudharabah savings* (Y).

Coefficient of Determination (Adjusted R2)

As said, the purpose of the coefficient of determination is used to assess the extent to which the percentage value of variation in a non-free variable can be expressed in a regression model. The scale of R2 values is between 0 and 1, where R2 = 0 shows that there is no perfect correlation described by the model. Conversely, if the value of R2 = 1, it indicates that the relationship between variables Y and X or variation Y can be fully explained by X. Thus, it is important to see the value of adjusted R2 as a more accurate measure of the coefficient of determination (Ghozali, 2016).

Table 8. Coefficient of Determination Test (Adjusted R2)

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.933[a]	.871	.860	317671260420.938
a. Predictors: (Constant), INF, TBH, PM				

Source: Data processed by Researchers (2024)

As the data above that the Adjusted R Square value is 0.860 or equivalent to 86.0%. This means that as much as 86.0% of the variation in *mudharabah* savings growth can be explained by independent variables, such as people's income, profit sharing rate, and inflation in this model. The rest, 14.0%, was influenced by other variables that were excluded.

The Effect of Community Income on *Mudharabah Savings*

After processing data and testing hypotheses, it was found that people's income proved to have a significant effect on savings *mudharabah* amounted to 0.035. These findings consistently support Umami et al. (2021) research and Harahap (2019). The results show that when a person's income rises, people's encouragement to inject funds into investments will also increase.

In line with income levels, the tendency to deposit funds in financial instruments that comply with Sharia principles also increases. The higher people's incomes, the more likely they are to look for investment alternatives that not only provide financial benefits, but are also in line with their religious principles. In this case, savings *mudharabah* It is an attractive option because it provides an opportunity for customers to share risks and benefits with the bank, in accordance with the principles of Islamic economic justice. So, the increasing income of the community tends to have a positive impact on the increase in savings *mudharabah*.

The Effect of Profit Sharing Rate on *Mudharabah Savings*

After conducting data analysis and hypothesis testing, it was found that the profit sharing rate proved to have a significant effect on savings *mudharabah*, amounted to 0.000. These findings support the research of Rahmayanti & Sharina (2017) and Putricia et al. (2021). Results prove that an increase in profit sharing rates has been shown to encourage an increase in interest in saving from customers.

Customers deposit their funds with banks to invest in projects that are halal and in accordance with Islamic teachings. The profit sharing rate provided by the bank will

determine how much profit will be received by the customer from the investment results. Thus, the greater the revenue sharing promoted, the higher the potential benefits that can be enjoyed by customers, so that it becomes an important factor in attracting customers to choose savings *mudharabah*.

The Effect of Inflation on *Mudharabah Savings*

After analyzing the data and testing the hypothesis, it is obtained The result was no effect between inflation and savings *mudharabah* with a significance value of 0.137. These findings are consistent with previous research conducted by Batubara & Nopiandi (2020) and (Wulansari & Aziz, 2019). The results show that bank customers seem to have become accustomed to anticipating the inflation rate, so they have prepared plans for the allocation of funds for consumption needs as well as for savings and investments.

Inflation does not affect the amount of savings *mudharabah* Because Islamic banks already have a profit-sharing mechanism by running on savings products *mudharabah* which allows avoidance of the impact of inflation. When inflation increases Islamic banks are able to adjust the profit sharing rate to maintain the eroded value of money, Islamic banks tend to be able to adjust this profit sharing rate to reflect changing market conditions, so that the value of savings *mudharabah* can be maintained from the negative impact of excessive inflation.

CONCLUSION

The study reveals that community income and profit sharing significantly influence savings mudharabah, while variable inflation doesn't. Future research should include more relevant variables and explore new research methods. This research has practical implications for Islamic banks, as it allows them to design targeted marketing programs, provide incentives, and set profit sharing rates that reflect the community's economic condition. Understanding inflation can help determine attractive profit-sharing rates and maintain the purchasing power of savings mudharabah, ensuring business growth and sustainability.

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