ABSTRACT

The purpose of this research is to examine the effect of profit sharing, interest rate, bank size, the number of branches, and inflation toward *mudharabah* saving volume in Islamic Banks in Indonesia. Population in this research is Islamic banks in Indonesia periods of 2012-2014. Sample is determined with purposive sampling method, for 9 Islamic Banks. This research data is obtained from Bank Indonesia website (*www.bi.go.id*) and Otoritas Jasa Keuangan (OJK) website (*www.ojk.go.id*). Multiple linear regression method is used as data analyze method. The result shows that profit sharing and bank size have a positive and significant effect toward *mudharabah* saving volume. Meanwhile, interest rate, bank size, the number of branches, and inflation have no effect toward *mudharabah* saving volume.

Keywords: *mudharabah* saving volume, profit sharing, interest rate, bank size, branch office, inflation