

## **ABSTRACT**

*The basic idea of this research is mudharaba deposit volume is influenced by internal and external of bank. Independent variables used in this research are rate of return, interest rate, capital adequacy ratio and Indonesian composite index. The same previous researches had different result so that the objective of the study is to examine the effect of rate of return, interest rate, capital adequacy ratio and return of Indonesian composite index on mudharaba deposit volume.*

*The samples used in this research are Islamic commercial bank in Indonesia that consistently exist on 2004-2008. The sample of this research was extracted with method of purposive sampling. Method of analysis used in this research is fixed effect regression model analysis which uses t-statistic to examine partial regression coefficient, F-Statistic to examine simultaneous effect, and determinant coefficient test. Besides, this examination also examines diagnosis test first.*

*The results from diagnosis test (Normality, Multicollinearity, Heteroschedastisity, and Autocorrelation) show that regression models used is unbiased. This study shows that CAR negatively and significantly affect mudharaba deposit. Interest rate has significant positive effect on mudharaba deposit. Rate of return has insignificant negative effect on mudharaba deposit. Meanwhile, Return IHSG has positive and insignificant effect on mudharaba deposit. From f statistic test, all of independent variable has a significant effect simultaneously. Besides, adjusted R square value is 0,517 means that 51,7%, mudharaba deposit variation can be explained by those independent variables, while 54,9% is explained by other variables out of models. This result suggests that future interest rate and CAR can be consideration for bank management to increase mudharaba deposit volume and for investor in determining investment decision because interest rate and CAR are significantly affect mudharaba deposit volume.*

*Keyword : Rate of return, interest rate, Capital Adequcy Ratio, return of indonesian composite index, mudharaba deposit.*