

### **Abstract**

Shariah bank is operating without interest rate. The growth of each bank including shariah bank is very influenced by the growth of its ability to collect fund, in the case of this research is the fund was collected by mudharabah deposit product in shariah bank. The collecting of mudharabah deposit is influenced by some factor, such as Gross Domestic Product (GDP), the level of bonus of Sertifikat Wadiah Bank Indonesia (SWBI) and Inflation.

This research is done to know influence of Gross Domestic Product (GDP), the level of bonus of Sertifikat Wadiah Bank Indonesia (SWBI) and Inflation to mudharabah deposit collecting by shariah banking in Indonesia at period of January 2004 up to March 2007. The Analysis used in this reseach is multiple linear regression to measure relation and influence between Independent variable with dependent variable by using method of OLS ( Ordinary Least Square) by using program of E-Views 4.1.

Based from regression result, indicate that Gross Domestic Product (GDP) and the level of bonus of Sertifikat Wadiah Bank Indonesia (SWBI) are statistically significant influencing mudharabah deposit collecting at shariah bank in Indonesia. While inflation was released from the model because problem of multicollinearity.

**Key Words :** *Mudharabah Deposit, GDP, SWBI, Inflation*