

ABSTRAK

Pengaruh Giro Wadiah, Deposito Mudharabah, dan Tabungan Mudharabah Terhadap Profitabilitas Bank Umum Syariah di Indonesia (Studi Kasus Pada Bank Umum Syariah yang Terdaftar di Otoritas Jasa Keuangan (OJK) Tahun 2019-2023)

Penelitian ini bertujuan untuk menganalisis pengaruh produk simpanan, yaitu giro wadiah, deposito mudharabah, dan tabungan mudharabah terhadap profitabilitas Bank Umum Syariah, dengan menggunakan *Return on Assets* (ROA) sebagai indikator utama profitabilitas. Studi ini dilakukan pada tahun 2019-2023 dengan fokus pada Bank Umum Syariah yang beroperasi di Indonesia.

Penelitian ini menggunakan metode penelitian kuantitatif. Populasi dalam penelitian ini adalah 14 Bank Umum Syariah di Indonesia. Teknik pengambilan sampel yang digunakan adalah purposive sampling. Jumlah sampel dalam penelitian ini adalah 11 Bank Umum Syariah di Indonesia yang terdaftar di Otoritas Jasa Keuangan (OJK). Alat uji yang digunakan SPSS 21.

Hasil dalam penelitian ini menunjukkan bahwa giro wadiah memiliki nilai signifikannya $0,001 < 0,05$ dan nilai t-hitung sebesar $4,124 > 1,690$ sehingga variabel giro wadiah berpengaruh positif dan signifikan terhadap profitabilitas Bank Umum Syariah, untuk variabel deposito mudharabah menunjukkan bahwa nilai signifikan sebesar $0,587 > 0,05$ dan nilai t-hitung sebesar $0,548 < 1,690$ sehingga variabel deposito mudharabah tidak berpengaruh signifikan terhadap profitabilitas Bank Umum Syariah, tabungan mudharabah menunjukkan bahwa nilai signifikan sebesar $0,035 < 0,05$ dan nilai t-hitung sebesar $2,195 > 1,690$ sehingga variabel tabungan mudharabah berpengaruh positif dan signifikan terhadap profitabilitas Bank Umum Syariah. Secara Simultan memiliki nilai signifikansi $0,01 < 0,05$ dan nilai F hitung sebesar $6,604 > 2,83$ sehingga dapat disimpulkan bahwa variabel giro wadiah, deposito mudharabah dan tabungan mudharabah berpengaruh positif dan signifikan terhadap profitabilitas Bank Umum Syariah.

Kata kunci : Giro Wadiah, Deposito Mudharabah, Tabungan Mudharabah dan Profitabilitas.

ABSTRACT

The Influence of Wadiah Giro, Mudharabah Deposits, and Mudharabah Savings on the Profitability of Islamic Commercial Banks in Indonesia (Case Study on Islamic Commercial Banks Registered with the Financial Services Authority (OJK) in 2019-2023)

This study aims to analyze the effect of savings products, namely wadiah demand deposits, mudharabah deposits, and mudharabah savings on the profitability of Islamic Commercial Banks, using Return on Assets (ROA) as the main indicator of profitability. This study was conducted in 2019-2023 with a focus on Islamic Commercial Banks operating in Indonesia.

This study uses a quantitative research method. The population in this study were 14 Islamic Commercial Banks in Indonesia. The sampling technique used was purposive sampling. The number of samples in this study was 11 Islamic Commercial Banks in Indonesia registered with the Financial Services Authority (OJK). The test tool used was SPSS 21.

The results of this study indicate that wadiah giro has a significant value of $0.001 < 0.05$ and a t-count value of $4.124 > 1.690$ so that the wadiah giro variable has a positive and significant effect on the profitability of Islamic Commercial Banks, for the mudharabah deposit variable shows that the significant value is $0.587 > 0.05$ and the t-count value is $0.548 < 1.690$ so that the mudharabah deposit variable does not have a significant effect on the profitability of Islamic Commercial Banks, mudharabah savings shows that the significant value is $0.035 < 0.05$ and the t-count value is $2.195 > 1.690$ so that the mudharabah savings variable has a positive and significant effect on the profitability of Islamic Commercial Banks. Simultaneously, it has a significance value of $0.01 < 0.05$ and a calculated F value of $6.604 > 2.83$, so it can be concluded that the variables of wadiah demand deposits, mudharabah deposits and mudharabah savings have a positive and significant effect on the profitability of Islamic Commercial Banks.

Keywords: Wadiah Demand Deposits, Mudharabah Deposits, Mudharabah Savings and Profitability.