

**THE INFLUENCE OF WADIAH SAVINGS AND MUDHARABAH
DEPOSITS ON PROFITABILITY WITH PROFIT SHARING FINANCING
AS INTERVENING VARIABLES**
(Case Study on Sharia Commercial Banks in Indonesia Period 2013-2020)

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ABSTRACT

This study aims to determine: (1) Wadiah Savings, Mudharabah Deposits, Profitability and Profit-Sharing Financing at Islamic Commercial Banks for the 2013-2020 period. (2) The Effect of Wadiah Savings, Mudharabah Deposits on Profit-Sharing Financing either simultaneously or partially at Islamic Commercial Banks for the 2013-2020 period. (3) The Effect of Wadiah Savings, Mudharabah Deposits and Profit-Sharing Financing on Profitability either simultaneously or partially for Islamic Commercial Banks for the 2013-2020 period. (4) The Effect of Wadiah Savings and Mudharabah Deposits on Profitability mediated by Profit Sharing Financing for Islamic Commercial Banks for the 2013-2020 Period. The data used are secondary data in the form of annual financial reports. The population is Islamic Commercial Banks in Indonesia. Sampling using purposive sampling technique. The research method used is quantitative research with descriptive statistical analysis. Data analysis techniques are multiple linear regression and Path Analysis. Based on the research results, that: (1) Wadiah Savings, Mudharabah Deposits, Profitability and Profit-Sharing Financing at Islamic Commercial Banks for the 2013-2020 period trends to increase. (2) Wadiah Savings has an insignificant negative effect on profit-sharing financing. Mudharabah Deposits have a positive significant effect on profit sharing financing. Simultaneously Wadiah and Mudharabah have a significant effect on profit sharing financing. (3) Partially Wadiah Savings has a significant positive effect on profitability. Mudharabah Deposits have no significant positive effect on profitability. Profit sharing financing has a significant negative effect on profitability. Simultaneously Wadiah, Mudharabah and profit-sharing financing have a significant effect on profitability. (4) Profit-sharing financing is not able to mediate the effect of Wadiah and Mudharabah deposits on profitability.

Keywords: *Wadiah Savings, Mudharabah Deposits, Profitability, Profit Sharing Financing*

**PENGARUH TABUNGAN WADIAH DAN DEPOSITO MUDHARABAH
TERHADAP PROFITABILITAS DENGAN PEMBIAYAAN BAGI HASIL
SEBAGAI VARIABEL *INTERVENING*
(Studi Kasus Pada Bank Umum Syariah di Indonesia Periode 2013-2020)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui: (1) Tabungan *Wadiah*, Deposito *Mudharabah*, Profitabilitas dan Pembiayaan Bagi Hasil Bank Umum Syariah Periode 2013-2020. (2) Pengaruh Tabungan *Wadiah* dan Deposito *Mudharabah* terhadap Pembiayaan Bagi Hasil baik secara simultan maupun parsial Bank Umum Syariah Periode 2013-2020. (3) Pengaruh Tabungan *Wadiah*, Deposito *Mudharabah* dan Pembiayaan Bagi Hasil terhadap Profitabilitas baik secara simultan maupun parsial Bank Umum Syariah Periode 2013-2020. (4) Pengaruh Tabungan *Wadiah* dan Deposito *Mudharabah* terhadap Profitabilitas yang dimediasi oleh Pembiayaan Bagi Hasil Bank Umum Syariah Periode 2013-2020. Data yang digunakan data sekunder berupa laporan keuangan tahunan. Populasi yaitu Bank Umum Syariah di Indonesia. Pengambilan sampel menggunakan teknik *purposive sampling*. Metode penelitian yang digunakan penelitian kuantitatif dengan analisis statistik deskriptif. Teknik analisis data yaitu regresi linier berganda dan analisis jalur. Berdasarkan hasil penelitian, bahwa: (1) Tabungan *Wadiah*, Deposito *Mudharabah*, Profitabilitas dan Pembiayaan Bagi Hasil Bank Umum Syariah Periode 2013-2020 cenderung meningkat. (2) Secara Parsial Tabungan *Wadiah* berpengaruh negatif tidak signifikan terhadap pembiayaan bagi hasil. Deposito *Mudharabah* berpengaruh positif signifikan terhadap pembiayaan bagi hasil. Secara simultan Tabungan *Wadiah* dan deposito *Mudharabah* berpengaruh signifikan terhadap pembiayaan bagi hasil. (3) Secara parsial Tabungan *Wadiah* berpengaruh positif signifikan terhadap profitabilitas. Deposito *Mudharabah* berpengaruh positif tidak signifikan terhadap profitabilitas. Pembiayaan bagi hasil berpengaruh negatif signifikan terhadap profitabilitas. Secara simultan Tabungan *Wadiah*, deposito *Mudharabah* dan pembiayaan bagi hasil berpengaruh signifikan terhadap profitabilitas (4) Pembiayaan bagi hasil tidak mampu memediasi pengaruh tabungan *Wadiah* dan deposito *Mudharabah* terhadap profitabilitas.

Kata Kunci: Tabungan *Wadiah*, Deposito *Mudharabah*, Profitabilitas, Pembiayaan Bagi Hasil