

ABSTRACT

THE EFFECT OF RAHN (GOLD) AND IJARAH FINANCING ON THE PERFORMANCE OF ISLAMIC BANKS

(A Survey on Islamic Commercial Banks Registered with the Financial Services Authority for the 2020-2024 Period)

By:

**Fadhlan Lutfiansyah Azis
213403097**

Guided by:

***Guide I : Euis Rosidah S.E., M.Ak.,
Guide II : Desiana., S.E., M.Akun.,***

This study aims to examine (1) the development of Rahn (Gold) financing, Ijarah financing, and the performance of Islamic Commercial Banks registered with the Financial Services Authority during the 2020–2024 period, and (2) the partial and simultaneous effects of Rahn (Gold) and Ijarah financing on the performance of Islamic Commercial Banks during the same period. The sample was selected using purposive sampling, resulting in seven Islamic Commercial Banks. The data were analyzed using panel data regression with the assistance of EViews 13. The results show that (1) Rahn (Gold) financing, Ijarah financing, and the performance of Islamic Commercial Banks fluctuated during the study period. (2) Partially, Rahn (Gold) financing has a positive effect on the performance of Islamic Commercial Banks, while Ijarah financing has no significant effect. (3) Simultaneously, Rahn (Gold) and Ijarah financing have a significant effect on the performance of Islamic Commercial Banks during the 2020–2024 period.

Keywords: Rahn (Gold) Financing, Ijarah Financing, Islamic Bank Performance, Panel Data Regression.

ABSTRAK

PENGARUH PEMBIAYAAN RAHN (EMAS) DAN IJARAH TERHADAP KINERJA BANK SYARIAH

**(Survei pada Bank Umum Syariah yang Terdaftar di Otoritas Jasa
Keuangan Periode 2020-2024)**

**Oleh
Fadhlan Lutfiansyah Azis
213403097**

Dibawah bimbingan:

**Pembimbing I : Euis Rosidah S.E., M.Ak.,
Pembimbing II: Desiana., S.E., M.Akun.,**

Penelitian ini bertujuan untuk mengetahui (1) perkembangan pembiayaan Rahn (Emas), pembiayaan Ijarah, dan kinerja Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode 2020–2024, serta (2) pengaruh pembiayaan Rahn (Emas) dan Ijarah secara parsial dan simultan terhadap kinerja Bank Umum Syariah periode 2020–2024. Sampel penelitian ditentukan menggunakan teknik purposive sampling, sehingga diperoleh 7 Bank Umum Syariah sebagai sampel. Teknik analisis data yang digunakan adalah regresi data panel dengan bantuan perangkat lunak EViews 13. negatif (2) Secara parsial, pembiayaan Rahn (Emas) berpengaruh positif terhadap kinerja Bank Umum Syariah, sedangkan pembiayaan Ijarah tidak berpengaruh signifikan. (3) Secara simultan, pembiayaan Rahn (Emas) dan Ijarah berpengaruh signifikan terhadap kinerja Bank Umum Syariah periode 2020–2024.

Kata kunci: Pembiayaan *Rahn* (Emas), *Ijarah*, Kinerja Bank Syariah, Regresi Data Panel.