

## ABSTRAK

Skripsi berjudul “Pengaruh Tabungan *Mudharabah*, Deposito *Mudharabah*, dan Giro *Mudharabah* terhadap Profitabilitas Bank Muamalat Indonesia periode 2011-2020,” oleh Khoirul Ni'mah, NIM. 12401173301, Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung, dibimbing oleh Dr. Deny Yudiantoro, SAP., MM.

Profitabilitas sebuah perusahaan akan menggambarkan asset produktif perusahaan, pengukuran rasio ini penting dilaksanakan untuk mengetahui stabilitas keuangan sebuah perusahaan. Dalam penelitian ini, profitabilitas diukur dengan menggunakan besaran *Return on Asset* (ROA) suatu bank maka semakin besar pula tingkat keuntungan yang dicapai bank tersebut, dan semakin baik pula posisi bank tersebut dari segi penggunaan aset. Profitabilitas (pendapatan) sangat penting kedudukannya dalam semua lini usaha organisasi, termasuk dalam kegiatan perbankan. Kajian dalam penelitian ini penting dilaksanakan untuk mengetahui kondisi terbaru kinerja keuangan Bank Muamalat Indonesia, mengenai Tabungan *Mudharabah*, Deposito *Mudharabah*, dan Giro *Mudharabah* terhadap Profitabilitas Bank Muamalat Indonesia.

Rumusan masalah dari penelitian ini, yaitu 1) Apakah ada pengaruh tabungan *mudharabah* terhadap profitabilitas Bank Muamalat Indonesia periode 2011-2020?, 2) Apakah ada pengaruh deposito *mudharabah* terhadap tingkat profitabilitas Bank Muamalat Indonesia periode 2011-2020?, 3) Apakah ada pengaruh giro *mudharabah* terhadap tingkat profitabilitas Bank Muamalat Indonesia periode 2011-2020?, 4) Apakah ada pengaruh tabungan, deposito, dan giro *mudharabah* terhadap tingkat profitabilitas Bank Muamalat Indonesia Periode 2011-2020?.

Pendekatan dalam penelitian ini yaitu kuantitatif, dengan jenis penelitian asosiatif. Sumber data yang akan diolah atau diuji dalam penelitian adalah dari laporan keuangan triwulan dari Bank Muamalat Indonesia periode 2011- 2020.

Hasil penelitian ini, yaitu 1) Tabungan *Mudharabah* berpengaruh terhadap Profitabilitas Bank Muamalat Indonesia periode 2011-2020. 2) Deposito *Mudharabah* berpengaruh terhadap Profitabilitas Bank Muamalat Indonesia 2011-2020. 3) Giro *Mudharabah* berpengaruh terhadap Profitabilitas Bank Muamalat Indonesia 2011-2020. 4) Tabungan, Deposito, dan Giro *Mudharabah* berpengaruh terhadap Profitabilitas Bank Muamalat Indonesia periode 2011-2020. Mengacu dari hasil pengujian tersebut maka dalam peningkatan profitabilitas Bank Syariah tidak hanya bertumpu pada satu produk perbankan saja, namun memaksimalkan berbagai produk pembiayaan yang ada di Bank Muamalat. Dengan tujuan akhir dapat menambah atau menjaga rasio profitabilitas Bank Muamalat Indonesia agar tetap stabil.

**Kata Kunci:** Tabungan *Mudharabah*, Deposito *Mudharabah*, Giro *Mudharabah*, Profitabilitas

## ABSTRACT

Thesis entitled "The Effect of Mudharabah Savings, Mudharabah Deposits, and Mudharabah Current Accounts on the Profitability of Bank Muamalat Indonesia for the 2011-2020 period," by Khoirul Ni'mah, NIM. 12401173301, Sharia Banking, Faculty of Economics and Islamic Business, Tulungagung State Islamic Institute, supervised by Dr. Deny Yudiantoro, SAP., MM.

The profitability of a company will describe the company's productive assets. This ratio measurement is important to determine the financial stability of a company. In this study, profitability is measured using the amount of Return on Assets (ROA), with the amount of ROA the greater the level of profit achieved by the bank. Profitability is very important in all business lines of the organization, including banking activities. The study in this study is important to carry out to determine the latest condition of the financial performance of Bank Muamalat Indonesia, regarding Mudharabah Savings, Mudharabah Deposits, and Mudharabah Giro on the Profitability of Bank Muamalat Indonesia.

The formulation of the problem, namely 1) Is there any does mudharabah savings affect the profitability of Bank Muamalat Indonesia for the 2011-2020 period?, 2) Is there any does the effect of mudharabah deposits on the profitability level of Bank Muamalat Indonesia for the 2011-2020 period ?, 3) Is there any does the mudharabah giro influence the profitability level of Bank Muamalat Indonesia for the period 2011-2020? 4) Is there any do mudharabah savings, time deposits, and current accounts affect the level of profitability of Bank Muamalat Indonesia for the period 2011-2020?.

The approach in this research is quantitative, with the type of associative research. Sources of data to be processed or tested in the study are the quarterly financial reports from Bank Muamalat Indonesia for the 2011-2020 period.

The results of the study, namely 1) Mudharabah savings have an effect on the profitability of Bank Muamalat Indonesia for the 2011-2020 period. 2) Deposito Mudharabah affects the profitability of Bank Muamalat Indonesia 2011-2020. 3) Mudharabah Demand Deposits affect the profitability of Bank Muamalat Indonesia 2011-2020. 4) Savings, Time Deposits, and Demand Deposits Mudharabah affect the profitability of Bank Muamalat Indonesia for the 2011-2020 period. Referring to the results of these tests, increasing the profitability of Islamic Banks does not only rely on one banking product, but maximizes the various financing products available at Bank Muamalat. With the ultimate goal of being able to increase or maintain the profitability ratio of Bank Muamalat Indonesia to remain stable.

**Keywords: Mudharabah Savings, Mudharabah Deposits, Mudharabah Current Accounts, Profitability**