

ABSTRAK

ANALISIS PENGARUH *FIRM SIZE*, GIRO WAJIB MINIMUM (GWM), DAN *FINANCING TO DEPOSIT RATIO* (FDR) TERHADAP PROFITABILITAS PADA BANK UMUM SYARIAH PERIODE 2015-2020

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Penelitian ini dilakukan dengan tujuan untuk mengetahui dan menganalisis pengaruh *Firm Size*, Giro Wajib Minimum (GWM), dan *Financing To Deposit Ratio* (FDR) Terhadap Profitabilitas Pada Bank Umum Syariah Periode 2015-2020.

Populasi dalam penelitian ini adalah 14 Bank Umum Syariah di Indonesia yang terdaftar di OJK dari periode 2015-2020. Teknik pengambilan sampel yang digunakan adalah *purposive sampling* yang menghasilkan 5 sampel pada Bank Umum Syariah selama tahun 2015-2020. Jenis data yang digunakan adalah data sekunder yang menggunakan data panel dan diambil dari laporan keuangan triwulanan pada tiap bank umum syariah Teknik analisis data dalam penelitian ini menggunakan aplikasi *Eviews 9*, yang terdiri dari analisis regresi data panel, uji asumsi klasik, dan uji hipotesis

Hasil pengujian dengan analisis regresi uji t menunjukkan hasil bahwa *firm size* tidak berpengaruh terhadap profitabilitas bank. Giro Wajib Minimum (GWM) berpengaruh positif dan signifikan terhadap profitabilitas. *Financing to Deposit Ratio* (FDR) berpengaruh negatif dan signifikan terhadap profitabilitas.

Kata kunci: *Firm Size*, Giro Wajib Minimum, *Financing to Deposit Ratio*, Profitabilitas.

ABSTRACT

ANALYSIS OF THE EFFECT OF FIRM SIZE, MINIMUM RESERVATION (GWM), AND FINANCING TO DEPOSIT RATIO (FDR) ON PROFITABILITY IN SHARIA COMMERCIAL BANKS FOR THE PERIOD 2015-2020

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This study was conducted with the aim of knowing and analyzing the effect of Firm Size, Statutory Reserves (GWM), and Financing To Deposit Ratio (FDR) on Profitability in Islamic Commercial Banks for the Period 2015-2020.

The population in this study were 14 sharia commercial banks in Indonesia registered in the OJK from the period 2015-2020. The sampling technique used was purposive sampling which produced 5 samples in sharia commercial banks during 2015-2020. The type of data used is secondary data that uses panel data and is taken from quarterly financial statements at each Sharia Commercial Bank Data Analysis Techniques in this study using the Eviews 9 application, which consists of Panel Data Regression Analysis, Classical Assumption Test, and Hypothesis Test.

The results of testing with the t test regression analysis showed the results that the firm size had no effect on bank profitability. Minimum Mandatory Giro (GWM) has a positive and significant effect on profitability. Financing to Deposit Ratio (FDR) has a negative and significant effect on profitability.

Keywords: Firm Size, Statutory Reserves, Financing to Deposit Ratio, Profitability.