IJIEF: Indonesian Journal of Islamic Economic & Finance
Volume 8, Issue, 2, 2025
https://doi.org/10.35719/ijief.v8i2

The Effect of Wadiah Savings and Wadiah Current Accounts on the Profitability of Sharia Commercial Banks in Indonesia

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Profitability is a crucial indicator of a bank's success in performing its intermediary function in managing public funds. Therefore, Islamic commercial banks need to continually enhance their profitability. Factors such as wadiah savings and wadiah current accounts are considered to contribute to sustainable profitability, as they reflect the bank's ability to manage financial risks, meet obligations, and optimize asset utilization. This study aims to analyze the effect of wadiah savings and wadiah current accounts on the profitability of Islamic commercial banks in Indonesia, using profit-sharing financing and non-profit-sharing financing as control variables. This research employs a quantitative descriptive method. The population consists of 14 Islamic commercial banks registered with the Financial Services Authority (OJK) in 2024, from which 8 banks were selected using purposive sampling. The study uses secondary data obtained from annual financial reports of each bank during the 2013–2024 period. Data analysis was conducted using the panel data regression method with EViews 13. The results show that wadiah savings and wadiah current accounts partially and simultaneously have a significant effect on the profitability of Islamic commercial banks in Indonesia.

Keywords: Wadiah Savings; Wadiah Current Account; Profitability; Profit Sharing Financing; Non-Profit Sharing Financing

Article History: Submitted 6 Agustus 2025; Revised 16 September; Published online 31 Desember 2025

1. Introduction

Islamic economics is a system that aims to realize prosperity for all people by managing resources on this earth based on the principles of Islamic law. This system is designed to meet human needs fairly, so as to create a balance between the rich and the poor and prevent social and economic disparities (Nurwahidah & Nurohman, 2025). Recently, the Islamic economy and business in Indonesia are at the peak of their glory (Mulawarman, 2019). Every year, the development of Islamic commercial banks in Indonesia continues to increase consistently (Rusmita *et al.*, 2023).

Table 1. 1 Composition of Sharia Commercial Bank Deposits in Indonesia

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
wadiah	24.915	29.470	35.933	40.954	51.737	74.468	74.997	87.613	92.755	100.148
profit sharing	148.896	176.937	202.460	216.652	237.241	248.384	248.384	341416	373.176	411.226
non profit sharing	1.083	0	0	0	0	0	0	0	0	0

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How to cite: Mochammad Ainur Rozikin, G. K. W. (2025). The Effect of Wadiah Savings and Wadiah Current Accounts on the Profitability of Sharia Commercial Banks in Indonesia. *IJIEF: Indonesian Journal of Islamic Economic & Finance*, *8*(1), 93–103. https://doi.org/10.35719/ijief.v8i2

Source: bankbsi.co.id (data processed)

From the data in the table above, there is a comparison between the three sources of deposit funds. It can be seen that the *wadiah* shows a steady and increasing growth trend, without experiencing a sharp decline or stagnation as in the *profit sharing* in 2020–2021. This stability is important for banks in planning long-term liquidity and operational strategies (Mustika, 2021). *Wadiah* does not require banks to provide returns, only voluntary in the form of bonuses, while *profit sharing (mudharabah)* requires the distribution of the proceeds accordingly *Ratio* agreed, this makes the product *wadiah* more operationally efficient, because banks are not burdened with fixed costs from the fund.

Funds in form *wadiah* tends to be more stable because it is widely used by institutions and individuals for daily transaction purposes. In difficult economic conditions, customers are more likely to maintain transaction deposits (*wadiah*) rather than investment (*Mudharabah*), so that the risk of bulk withdrawals is smaller (Susanto et al., 2023). Even though *profit sharing* greater in terms of volume, storage *Düsseldorf* indirectly contribute to profitability through efficiency and stability of funding sources (April, 2022). Banks don't have to pay *ratio*, so that the net profit margin is better maintained. Even though *profit sharing* has the potential for higher profits for customers, savings *Düsseldorf* superior in terms of efficiency, stability, flexibility, and contribution to the bank's profitability. With the growth of the fund *Düsseldorf* consistent and lower risk, this product is very worthy of being prioritized in the fundraising strategy of Islamic commercial banks in Indonesia.

Product development based *Düsseldorf* in Indonesia showed a consistent positive trend, reflected in the increase in the volume of third-party funds (DPK) in savings and current account products *Düsseldorf*. Data from the Financial Services Authority shows that deposit growth is based on *Düsseldorf* reaching an average of 15% per year in the period 2015-2024. This growth indicates high public trust in Islamic banking products *Düsseldorf*. According to Antonio (2021), Contract Product Development Prospects *Düsseldorf* in the Islamic banking system in Indonesia in the future is very promising, supported by several key driving factors. First, increasing public awareness of Islamic finance. Second, regulatory support that is increasingly mature. Third, product innovation that continues to grow, including the integration of digital technology in service-based services *Düsseldorf*. These factors are expected to continue to drive the growth of product-based products *Düsseldorf* in the future.

Fajriyah Research (2024) stated that the analysis of 12 Islamic banks in Indonesia for the 2019-2022 period showed that the average growth of third-party funds based on *Düsseldorf* reaching 18.5% per year, higher than other sharia funding products. These findings strengthen the position of the contract *Düsseldorf* as an effective fundraising instrument. Prospective studies conducted by *Islamic Financial Services Board* (2023) predict that the proportion of products based on *Düsseldorf* In total global Islamic banking assets will reach 30% by 2025, driven by increasing Islamic financial literacy and consumer preference for sharia-compliant financial products. This prediction confirms the strategic role of the contract *Düsseldorf* in the development of the global Islamic finance industry. Therefore, it is important to deepen the study of savings *wadiah* in Islamic commercial banks in Indonesia as a lesson. Funds in the form of wadiah tend to be more stable because they are commonly used for daily transactions by both institutions and individuals. In Islamic banking, wadiah refers to a safekeeping contract in which customers deposit funds that can be withdrawn at any time, and the bank may provide voluntary bonuses without any obligation. This structure makes wadiah-based products more efficient and stable, especially during economic uncertainty, as they contribute to liquidity and operational sustainability.

Referring to previous research, previous studies have differed opinions about the influence of current accounts *Düsseldorf* to profitability. Research Nurul (2020) and Munawaroh *et al* (2022) shows the results of the savings account *wadiah* has been proven to have a significant impact on the profits of Islamic commercial banks. However, on the other hand, there are also other studies that produce different findings, by Noor *et al.*(2023), Nugroho & Manda (2022), which indicates that savings *Düsseldorf* currently does not have a significant impact on profitability. The next variable also has differences of opinion about the effect of current account *Düsseldorf* on profitability, according to research by Azizoma & Sumiati (2023) and Cape (2022)Giro *Düsseldorf* has a significant effect on profitability. The study that states different results was conducted by Rachman & Anggraeni (2019),

Suryadi (2020), and Blessed (2020) indicates that the current account *Düsseldorf* does not make a significant contribution to profitability performance.

Various studies have examined the effects of savings *Düsseldorf* and giro *Düsseldorf* profitability, as measured by the net profit of Islamic commercial banks in Indonesia. However, this study presents an update by adding control variables in the form of "profit-sharing financing" and "non-profit-sharing financing", The control variable is a variable that is deliberately kept constant or controlled during the study so as not to affect the relationship between the independent variable and the bound variable (dependent) (Memon et al., 2024). The goal is to eliminate or minimize the influence of outside variables that can disrupt the research results, so that researchers can be more confident that changes in bound variables are actually caused by independent variables (Atinc et al., 2012). Therefore, this study not only revisits the relationship between wadiah savings, wadiah current accounts, and profitability but also introduces control variables that have rarely been considered in previous research. By incorporating profit-sharing and non-profit-sharing financing as control factors, this study aims to provide a more comprehensive understanding of how different sources of funds interact to influence the profitability performance of Islamic commercial banks in Indonesia.

Literature review

According to (Sonbay, 2022) Agency theory explains the relationship between the principal parties (*stakeholder*) and agents (*steward*), where the principal is the party who gives trust and responsibility to the agent to make decisions according to the agreement of both parties without harming each other. The principal is in a position to contract an agent to take care of the organization. On the other hand, the agent believes it can reach an agreement that has been made with the principal. In Islamic banking, this theory has relevance because there is a contractual relationship between deposits and banks that play the role of managers. This theoretical perspective is relevant to the study of wadiah savings and wadiah current accounts because it explains how the trust-based contractual relationship between depositors (principals) and banks (agents) affects financial performance. In this context, the agent's ability to manage wadiah funds responsibly and efficiently without violating the trust of depositors becomes an important determinant of profitability in Islamic banking.

2. Method

In this study, a quantitative method was used combined with a descriptive approach. This study covers Islamic commercial banks in Indonesia in the period 2015 to 2024. All data is collected directly from the official website of each bank in Indonesia and officially registered with the OJK. The researcher applied the purposive sampling method as a sample selection technique. In this study, panel data was used, which is a combination of time-lapse data and cross-individual data, which was collected annually from 2015 to 2024. In this study, the researcher utilizes secondary data, namely data derived from pre-existing references or sources. The data analysis in this study is quantitative, displayed in the form of numbers, and calculated using statistical techniques supported by the Eviews application. The use of panel data analysis in this study allows researchers to capture both time-series and cross-sectional variations, providing more accurate and comprehensive results compared to single data types. Eviews was chosen as the analytical tool because it efficiently processes panel data and supports various econometric tests such as fixed effect, random effect, and Hausman tests, which are essential for ensuring the robustness of the research model.

3. Results & Discussion

Descriptive Statistical Analysis

Descriptive Statistics Table

Variabel	Net Profit (Y)	Wadiah Savings (X1)	Giro *Wadiah* (X2)	Revenue Sharing Financing (Z_1)	Non-Profit Sharing Financing (Z_2)
Mean	524323,5	4019620,6	2328878,21	959248,4	1822748,6
Median	171793.5	463727,5	604506,5	292060,5	580542
Maximum	7005888	55280067	29775354	12627069	14602906

Minimum	888	64295	13400	3896	7066
Std. Dev.	1151916,11	10462276	5430879	2136946	3033368

Source : Data processed by researchers, 2025

The table presents descriptive statistical results of 10 Islamic commercial banks in Indonesia during the five-year observation period, namely from 2015 - 2025. The interpretation of the descriptive statistical analysis in the table is as follows:

1. Wadiah Savings

The value of *wadiah* savings has a mean of 4019620.6, indicating that the average *wadiah* savings received by Islamic commercial banks is 4019620.6. A standard deviation of 10462276 signifies a lot of variation in the data, as this value is greater than the mean. The maximum value of *wadiah* savings is 55280067, indicating that Islamic commercial banks have the trust of customers to place their funds in *wadiah savings products*.On the other hand, the minimum value of 64295 indicates that the Islamic commercial bank still does not have the trust of customers.

2. Giro *Wadiah*

The *current account value of wadiah* has a mean of 2328878.21, indicating that the average *wadiah* current account received by Islamic commercial banks is 2328878.21. A standard deviation of 5430879 signifies a lot of variation in the data, as this value is greater than the mean. The maximum value of *wadiah current account* is 29775354, indicating that Islamic commercial banks have the trust of customers to place their funds in wadiah current account products. On the contrary, the minimum value of 13400 indicates that the Islamic commercial bank still does not have the trust of customers.

3. Revenue Sharing Financing

The value of profit-sharing financing has a mean value of 959248.4, indicating that the average profit-sharing financing received by Islamic commercial banks is 959248.4. The standard deviation is 2136946, indicating a lot of variation in the data, because this value is greater than the mean value. The maximum value of profit-sharing financing is 12627069, indicating that bank1umum1syariah provides a high portion of profit-sharing financing to customers. On the other hand, the minimum value of 3896 indicates that Islamic commercial banks have a relatively small portion of profit-sharing financing to customers.

4. Non-Profit Sharing Financing

The value of non-profit sharing financing has a mean of 1822748.6, indicating that the average non-profit financing received by Islamic commercial banks is 1822748.6. The standard deviation is 3033368, indicating a lot of variation in the data, because this value is greater than the mean value. The maximum value of non-profit sharing financing is 13617119, indicating that Islamic commercial banks provide a high portion of non-profit financing to customers. On the other hand, the minimum value of 7066 indicates that Islamic commercial banks have a relatively small portion of non-profit sharing financing to customers.

5. Profitability

The profitability value has a mean of 524323.5, indicating that the average profitability of Islamic commercial banks in Indonesia is 524323.5. The standard deviation is 1151916.11, indicating a lot of variation in the data, as this value is greater than the mean value. The maximum value of profitability is 7005888, indicating that the Islamic commercial bank has a high rate of return on assets. In contrast, a minimum value of 888, indicates that the Islamic bank has a lower rate of return on assets. This reflects variations in financial performance between Islamic banks that can be influenced by several internal and external factors. These variations suggest that Islamic banks with a higher proportion of wadiah-based deposits may enjoy greater funding stability compared to those relying more heavily on profit-sharing products. This stability allows banks to plan their liquidity and long-term strategies more effectively, especially during periods of economic fluctuation. This section outlines and discusses the results of the analysis. Authors can use Tables or Figures to present the results of their analysis. The Table title is placed on top

of the table and the Image title is placed below the image. The description of the results of the analysis and discussion should be presented in a coherent manner and with good systematics so that it is easy to follow.

Chow Test

Model 1 Chow Test Results Table

Effects Test	**Statistics**	**Prob.**
Cross-sec*ction *Chi-squ iare	75,1722696	0,0000

Source: Data processed by researchers, 2025

In the table, the value of the prob can be known. test1*chow* model 1 is 80.0000 < 0.05 which means H_1 accepted2until the test *Hausman* will be carried out in the next test.

Table of Model 2 Chow Test Results

Effects Test	**Statistics**	**Prob.**
Cross-sec*ction *Chi-squ iare	55,908110	0,0000

Source: Data processed by researchers, 2025

In the table, the value of the prob can be known. test *Chow* model 2 is as large as 80.0000 < 0.05 which means H_1 accepted until the test *hausman* will be carried out in the next test.

Uji *Haussman*

Table of Hausman Model 1 Test Results

Effects Test	**Statistics**	**Prob.**
***Cross-seiction Chi-squ*iare**	14,522517	0,0000

Source: Data processed by researchers, 2025

On the table The value of the prob can be known. Test model 1 is worth 0.0000 < 0.05 which accepted1or inferrable model Featured hotels.

Table of Hausman Model 2 Test Results

Effects Test	**Statistics**	**Prob.**
***Cross-seiction Chi-squ*iare**	27,964836	0,0000

Source: Data processed by researchers, 2025

In the table, the value of the prob can be known. Test model 2 which is worth 0.0000 < 0.05 which accepted1or inferrable model Featured hotels.

In the two tests that been carried out1, namely test and 2 test2haussman, is *the Fixed Effect Model. Fixed2 Effect 2 Model* is the most suitable model chosen to be used to measure the variables *wadiah2 savings and* giro2wadiah in influencing the profitability public banks2sharia in Indonesia panel data analysis. The following are the results 11panel using in model 1 table 4.13:

Table Model *Fixed 1 Effect Model* 1

Variabel	**Coefficient**	**Std.Error**	**t-Statistic**	**Prob.**
C	108758,6	36720,58	2,961789	0,0042
X1	0,193352	0,008600	22,48360	0,0000
X2	0,155283	0,015611	9,947350	0,0000
R-Squared 0,947926			F-statistic 141,5831	
Adjusted R-Aquared 0,941231			Prob (F-statistic) 0,000000	

Source: Data processed by researchers, 2025

Based on 4.13 shows the results of the regression of the penel data whose results are processed with *Eviews*, the following are the results of the regression equation panel1 processed *Eviews*:

$$Y = 108758{,}6 + 0{,}193352^{*}X_1 + 0{,}155283X_2$$

The interpretation of the panel data regression model that has been used above is classified in the following sections:

a. The *cost* value is 108758.6, meaning that without the variables of *wadiah* savings (X_1), X_2), (Z1) and non-1part1 (Z2), the net profit and general sharia in (Y) still increased by 108758.6%.
b. The value of *the beta coefficient* variable in *wadiah* savings (X_1) is 0.193352, identifying that the influence given by the variable on 3 net profit is positive. And for every 1% increase in the WCTA variable, then of net profit (Y) has an increase of 0.193352%.
c. The result of *the beta coefficient* variable in current *account (*X_2) is , identifying that the influence given by the current account variable $0{,}155283$ profit is positive. And for every 1% increase in the current *account* variable, the variable Iaba net (Y) has an increase of %.$0{,}155283$

The following is the result of using on model 2, namely by adding control variables to the table:

Table Fixed Effect Model 2 Selected Regression Model

Variabel	Coefficient	Std.Error	t-Statistic	Prob.
C	-32984,32	38319,83	-0,860764	0,3924
X1	0,136415	0,011556	11,80474	0,0000
X2	0,181142	0,013623	13,29683	0,0000
Z1	0,069625	0,032604	2,135505	0,0363
Z2	0,199722	0,038490	5,188987	0,0000
R-Squared 0,966912			F-statistic 180,6462	
Adjusted R-Aquared 0,961559			Prob (F-statistic) 0,000000	

Source: Data processed by researchers, 2025

Based on 4.14 shows the results of the regression of the penel data whose results are processed with *Eviews*, the following are the results of the regression equation panel1 processed*Eviews*:

$$Y = -32984{,}32 + 0{,}136415^{*}X_1 + 0{,}181142X_2 + 0{,}069625^{*}Z_1 + 0{,}199722^{*}Z_2$$

The interpretation of the panel data regression model that has been used above is classified in the following sections:

d. The *costanta* value is , meaning that without the variables of $-32984{,}32$*wadiah savings* (X_1), current account X_2), (Z1) and financing non (Z2), the net profit Islamic public banks in (Y) has decreased by 65503.28%.
e. The value of *the beta coefficient* variable in *wadiah* savings (X_1) is 0.136415, identifying that the effect given by the variable on 3 net profit is positive. And for every 1% increase in the WCTA variable, then of net profit (Y) has an increase of 0.136415%.
f. The result of *the beta coefficient* variable in current *account (*X_2) is 0.181142, identifying that the influence given by the current account variable profit is positive. And every 1% increase in the current *account variable*, the variable Iaba net (Y) has an increase of 0.181142%.
g. The *value of the beta coefficient* variable in profit-sharing financing (Z_1) is -0.069625, identifying that the influence of the financing variable11 on net Iaba is positive. And for every 1% increase in the profit-sharing financing variable, then Iaba net (Y) has an increase of 0.069625%.
h. The *value of the beta coefficient variable* in non-profit sharing financing (Z_2) was 0.199722, identifying that the influence of the non-profit financing variable on net profit was positive. And every 1% increase in the non-profit sharing financing variable. then the variable Iaba net (Y) will increase by 0.199722%.

Classic Assumption Test

Normality Test

Test Jarque Bera)

Test	*Result*
Jarque-Bera	3,700540
Probability	0,157195

Source: Data processed by researchers, 2025

Based on table 4.15 be seen1that the value is 0.157195 more than 0.05. So 1 stated that is 1 normal or can be interpreted as passing

Multicollinearity Test

Multicollinearity Test Table

Variabel	VIVID
Wadiah Savings	9,110186
Giro *Wadiah*	4,264049
Financing1Share1Revenue	4,128676
Financing1non Share	9,879270

Source: Data processed by researchers, 2025

Based on table above, it can be concluded that all independent variables show a VlF value of no more than 10 which means that there are no symptoms of multicoloniarity in all variables.

Heteroscedasticity Assumptions

Heteroscedasticity Test Table

Variabel	Prob.
Wadiah Savings	0,5402
Giro *Wadiah*	0,1892
Revenue Sharing Financing	0,0740
Non-Profit Sharing Financing	0,0693

Source: Data processed by researchers, 2025

Based on table 4.17, it is known that the results show 2 values of the probability of all variables > 0.05. non-symptomatic1heteroscedasticity.

Hypothesis Test Results

Partial Test

Model 1 Partial Test Table

Variabel	Coeficin	t-Statistic	Prob.
Wadiah Savings	0,008600	22,48360	0,0000
Giro *Wadiah*	0,015611	9,947350	0,0000

Source: Data processed by researchers, 2025

Based on test the model 1 partial test table above, it can be concluded:

1. H1: Wadiah savings have a significant effect on the profitability of Islamic commercial banks because they have a probability value of 0.0000. Based on the partial test, the calculated t-value obtained was 22.48360 and had a regression coefficient value of 0.008600. The variable of *wadiah* savings was proven to have a profitability because niIai Prob. 0.0000 < 0.05 so that H1 was accepted.
2. H2: Current *account has* a significant effect on the profitability of sharia (net profit) because of the probability value of 0.0000. Based on the partial test, the t calculation was 9.947350 and the regression coefficient was 0.015611. The *current account variable is* proven to have a significant influence on profitability because Prob. 0.0000 < 0.05 so that H2 is accepted.

Partial Test Table of Model 2

Variabel	Coeficin	t-Statistic	Prob.
Wadiah Savings	0,136415	11,80474	0,0000
Giro *Wadiah*	11,80474	13,29683	0,0000
Revenue Sharing Financing	0,069625	2,135505	0,0363
Non-Profit Sharing Financing	0,199722	5,188987	0,0000

Source: Data processed by researchers, 2025

Based on test table 1 above1, it can be concluded:

1. H1: Wadiah savings have a significant effect on the profitability of Islamic commercial banks because they have a probability value of 0.0000. Based on the partial test, the t-value obtained was 11.80474 and had a regression coefficient value of 0.136415. The variable of *wadiah* savings was proven to have a profitability because niIai Prob. 0.0000 < 0.05 so that H1 was accepted.
2. H2: Current *account has* a significant effect on the profitability of Islamic general banks (net profit) because of the probability value of 0.0000. Based on the partial test, the t calculation was 13.29683 and the regression coefficient was 11.80474. The *current account variable is* proven to have a significant influence on profitability because Prob. 0.0000 < 0.05 so that H2 is accepted.
3. H3: Profit-sharing financing does not have effect on the profitability of sharia banks (net profit) because it has a probability of 0.0363. Based on the partial test, t was calculated as 2.135505 and the regression coefficient was 0.069625. VariabeI financing the result proved not to have a significant influence profitability because Prob. 0.0363 > 0.05 so H3 was rejected.
4. H4: Non-profit sharing financing has effect on the profitability of sharia banks (net profit) because it has a probability of 0.0000. Based on the partial test, t was calculated as 5.188987 and the regression coefficient was 0.199722. The non-profit sharing financing variable has been proven to have a significant influence on profitability because Prob. 0.0000 < 0.05 until H4 is accepted.

Simultaneous Tests

Simultaneous Test Table (F-test) Model 1

Test	*Result*
F-statistic	141,5831
Prob.	0,0000

Source: Data processed by researchers, 2025

The F-statistical probability value shown in Table 4.20 is 0.000000, which is below the threshold of 0.05. This indicates that *wadiah savings and* wadiah *current accounts* simultaneously have an impact on the profitability level of Islamic commercial banks in Indonesia.

Table 4. 1
Simultaneous Test (F-test) Model 2

Test	*Result*
F-statistic	180,6462
Prob.	0,0000

Source: Data processed by researchers, 2025

The probability value of the F-statistics shown in Table 4.15 is 0.000000, which is below the threshold of 0.05. This indicates that *wadiah* savings and wadiah current accounts with the simultaneous existence of control variables have an impact on the profitability level of Islamic commercial banks in Indonesia

Coefficient of Determination

Model 1 Determination Coefficient Table

Test	*Result*
R-Square	0,947926
Adj R-Square	0,941231

Source: Data processed by researchers, 2025

Referring to the Table, it is known that the *variables of wadiah savings* and wadiah current account are able to explain 94% of the variation in the profitability variable. The rest, at 6%, was influenced by other factors outside of these two variables.

Model 2 Determination Coefficient Table

Test	*Result*
R-Square	0,966912
Adj R-Square	0,961559

Source: Data processed by researchers, 2025

Referring to the Table, it is known that the *variables of wadiah savings* and wadiah current account with the presence of control variables are able to explain 96% of the variation in the profitability variable. The rest, at 4%, was influenced by other factors outside of these two variables.

4. Conclusion

After going through the stages of analysis and discussion of the research data, several conclusions were obtained that summarized the main findings in this study, which are as follows:

1. Based on the results of partial analysis, in model 1 *wadiah savings* have an influence on the profitability of Islamic commercial banks in Indonesia. In model 2, the existence of the wadiah savings control variable also has an influence on the profitability of Islamic commercial banks in Indonesia which is increasingly strengthened. This shows that changes, both an increase and a decrease in the amount of *wadiah savings*, will have an impact on the level of profitability achieved by Islamic commercial banks.
2. Based on the results of partial analysis, model 1 *wadiah* current account has an influence on the profitability of Islamic commercial banks in Indonesia. In model 2, the existence of *the wadiah current account control variable* also has an influence on the profitability of Islamic commercial banks in Indonesia which is increasingly strengthened. Wadiah current accounts have been proven to partially affect the profitability of Islamic commercial banks in Indonesia. This indicates that any change, whether an increase or decrease in the number of *wadiah current accounts*, will have a direct impact on the level of profitability achieved by Islamic commercial banks in Indonesia.
3. Based on the results of the simultaneous analysis, in model 1 *wadiah savings and* wadiah *current account* have an influence on the profitability of Islamic commercial banks in Indonesia. In model 2, the control variables of *wadiah savings and* wadiah *current account* also have an influence on the profitability of Islamic commercial banks in Indonesia which is increasingly strengthened. Wadiah savings and wadiah current accounts together affect the profitability of Islamic commercial banks in Indonesia. In other words, changes that occur simultaneously in these two variables will contribute to the rise and fall of bank profitability.

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