ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Total Aset dan *Return on Asset* (ROA) terhadap Pertumbuhan Aset Bank Umum Syariah di Indonesia, menganalisis pengaruh Total Aset dan *Return on Asset* (ROA) terhadap Sukuk Korporasi, menguji pengaruh Sukuk Korporasi terhadap Pertumbuhan Aset, serta menguji peran Sukuk Korporasi sebagai variabel mediasi pada Bank Umum Syariah di Indonesia periode 2018-2025. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan berupa laporan tahunan 5 Bank Umum Syariah di Indonesia periode 2018-2025 dengan teknik *purposive sampling* sehingga diperoleh 40 observasi. Analisis data dilakukan menggunakan regresi data panel dengan bantuan EViews 12 dan Uji Sobel. Hasil penelitian menunjukkan bahwa Total Aset dan *Return on Asset* (ROA) berpengaruh positif dan signifikan terhadap Pertumbuhan Aset. Total Aset dan *Return on Asset* (ROA) berpengaruh negatif namun tidak signifikan terhadap Sukuk Korporasi, sedangkan Sukuk Korporasi berpengaruh negatif dan signifikan terhadap Pertumbuhan Aset. Selain itu, Sukuk Korporasi tidak mampu memediasi pengaruh Total Aset maupun *Return on Asset* (ROA) terhadap Pertumbuhan Aset. Temuan ini mengindikasikan bahwa pertumbuhan aset Bank Umum Syariah lebih dipengaruhi oleh faktor internal, yaitu ukuran aset dan profitabilitas, sedangkan Sukuk Korporasi belum mampu berperan sebagai mekanisme mediasi yang efektif dalam hubungan antara Total Aset, *Return on Asset* (ROA), dan Pertumbuhan Aset.

Kata Kunci: Total Aset, *Return on Asset* (ROA), Pertumbuhan Aset, Sukuk Korporasi.

ABSTRACT

Name : Siti Rahmah
Study Program : *Sharia Economic*
Title : *The Effect of Total Assets and Return on Assets (ROA) on the Asset Growth of Islamic Commercial Banks with Corporate Sukuk as a Mediating Variable*

This study aims to analyze the effect of Total Assets and Return on Assets (ROA) on the Asset Growth of Islamic Commercial Banks in Indonesia, to examine the effect of Total Assets and Return on Assets (ROA) on Corporate Sukuk, to analyze the effect of Corporate Sukuk on Asset Growth, and to investigate the role of Corporate Sukuk as a mediating variable in Islamic Commercial Banks in Indonesia during the 2018–2025 period. This study employed a quantitative approach with an associative research design. The data used were annual reports of five Islamic Commercial Banks in Indonesia from 2018 to 2025. The sample was selected using a purposive sampling technique, resulting in 40 observations. Data were analyzed using panel data regression with EViews 12 software and the Sobel Test for mediation analysis. The results indicate that Total Assets and Return on Assets (ROA) have a positive and significant effect on Asset Growth. Total Assets and Return on Assets (ROA) have a negative but insignificant effect on Corporate Sukuk, while Corporate Sukuk has a negative and significant effect on Asset Growth. Furthermore, Corporate Sukuk is unable to mediate the effect of Total Assets and Return on Assets (ROA) on Asset Growth. These findings suggest that the asset growth of Islamic Commercial Banks is primarily influenced by internal factors, namely asset size and profitability, whereas Corporate Sukuk has not been able to serve as an effective mediating mechanism in the relationship between Total Assets, Return on Assets (ROA), and Asset Growth.

Keywords: *Total Assets, Return on Assets (ROA), Asset Growth, Corporate Sukuk.*