

The Effect of Third Party Financing and Funds on BCA Syariah Bank Profit (2020-2023)

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ABSTRACT

The Effect of Financing and Third Party Funds on BCA Syariah Bank's Profit. In the financial report of BCA Syariah Bank for the period 2020-2023. This research was conducted on the financial report of BCA Syariah Bank, the purpose of the study was to determine the effect of Financing on BCA Syariah Bank, the effect of Third Party Funds on BCA Syariah Bank, and to determine the Effect of Financing and Third Party Funds on BCA Syariah Bank's Profit. The method used in this study is quantitative research. To determine the Effect of Financing and Third Party Funds on BCA Syariah Bank's Profit using statistical tests. Statistical tests are classical assumption tests, linear regression, hypothesis tests and also using the SPSS version 25 for windows application to strengthen manual calculations. Based on the results of this study, the Financing variable shows that the t-count value is $4.564 > 1.679$ and the sig. value. $0.000 < 0.05$, and the Third Party Fund variable shows that the t-value is $7.405 > 1.679$ and the sig. value is $0.000 < 0.05$. Then the F test result is 672.789 with a sig. value of 0.000. Because this value is smaller than 0.05, H_0 is rejected, which means that the regression equation obtained is significant. So it can be concluded that Financing and Third Party Funds have a significant effect on BCA Syariah Bank's Profit.

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INTRODUCTION

Financial institutions are business entities that collect funds from the public in the form of savings and channel funds back to the public in the form of loans and with other forms in the operational activities of the bank itself in order to improve the standard of living of the community. (Kasmir, 2012) In Indonesia there are two types of banking, namely Conventional Banks and Sharia Banking. Conventional banks in running their businesses are based on interest payments and are the first to be established and developed in Indonesia. Meanwhile, Islamic Banking is one that carries out its business activities based on sharia principles and is clearly defined by Islamic Banks (BULS), Islamic Banks (ULS), and Islamic People's Financing Banks (BPRS). The existence of Islamic Banking, however, has only developed on the side of Islamic banking that has not yet emerged. However, Islamic Banking has also given rise to new forms in Islamic banking, such as Islamic

mutual funds, Islamic-based financing companies, Islamic-based insurance, Islamic-based bonds, and Islamic-based capital markets. With the development of Islamic banking, this can be a double role for Indonesian banking, both conventional and sharia-based. (Z, 2012)

PT. Bank BCA Syariah has established the Islamic banking industry in Indonesia as a bank that excels in the field of payment settlement, fund collection and financing for business and individual customers. PT. Bank BCA acquired PT. Bank Utama Internasional Utama (UIB) which has now become PT. Bank BCA Syariah. The change in the bank's business activities from a conventional bank to a sharia bank was confirmed by the governor of Bank Indonesia and on April 5, 2010, BCA Syariah officially started operating as a sharia general bank.

BCA Syariah plans to become a pioneer in the Indonesian Islamic Banking industry as a bank that excels in the fields of payment settlement, fund collection, and financing for business and individual customers. The community who wants quality banking products and services supported by easy access and transaction speed has forgotten the target of BCA Syariah (www.bcasyariah.co.id, 2023)

Along with the increasing number of customers, BCA Syariah began to develop a mobile banking service called BCA Syariah Mobile, precisely in 2014. BCA Syariah has continued to innovate in terms of services facing modernization, in July 2023 BCA Syariah has launched access to savings products by launching online banking at BCA Syariah Mobile. Through the mobile feature, people can make transactions via mobile phones without having to go to the bank, making it more efficient and efficient for customers. Even the acquisition of Third Party Funds has increased by around 35 percent, reaching IDR 9.4 trillion compared to last year's recorded IDR 7.3 trillion. In this case, the reason for choosing Profit from several profitability ratios is because Profit is one of the predictive tools that can help in forecasting future Profits and also future economic events. The value of Profit in the past, based on historical costs and also current values, has been proven to be useful in forecasting future values. Profit is the result of operations or ordinary profit and non-operational results or profits and losses that are extraordinary as the total sales amount is equal to Net Profit. Here Profit can be viewed as a result of efficiency. Profit is a result of stewardship of management resources that become a unity and the result of management efficiency is essential for running a business in production (Novita Dwi Ultami Lelstari, 2019). Factors that can affect profit are financing. Financing is a re-supply based on an agreement between the bank and the customer to return the loan after a certain period of time with compensation. Financing is a very important business activity because with the existence of financing, the main source of income will be obtained and it will support the continuity of the bank's business. (Kasmir, 2006) Financing is a bank's main business, namely by providing a fund provision facility to meet the needs of the parties who have lost their money. (M. Nurianto Al Arif, 2018)

Table 1.1 BCA Syariah Bank Data

| Years | Financing millions (Rupiah) | Third Party Funds millions (RP) | Net profit (rp) |
|-------|-----------------------------|---------------------------------|-----------------|
| 2020 | 5.569,2 | 6.848,5 | 952,2 |
| 2021 | 6.248,5 | 7.667,9 | 114,8 |
| 2022 | 7.576,8 | 9.481,6 | 151,4 |
| 2023 | 9.015,5 | 10.949,5 | 214,3 |

Source: BCA Syariah Bank financial report

Based on the table above, the BCA Syariah Bank's return report in 2021 shows that Financing and Third Party Funds increased from 2020, namely Financing of 6,248.5, Third Party Funds of 7,667.9, and Profit of 114.8. Then in 2022, Financing and Third Party Funds continued to increase from 2021, namely Financing of 7,576.8, Third Party Funds of 9,481.6 and Profit of 151.4. The reason for choosing the title is because the variables of Financing and Third Party Funds have a significant effect on BCA Syariah Bank's Profit. If the Financing distributed to customers runs well and smoothly and increases, then Profit will also increase, as well as Third Party Funds seen from the number of customers who invest their funds in BCA Syariah Bank so that if Third Party Funds increase, the bank's Profit will also increase. From the description above, the researcher wants to

examine the effect of Financing and Third Party Funds on BCA Syariah Bank's Profit. Based on the above problems, researchers are interested in taking the title "The Impact of Financing and Third Party Funds on BCA Syariah Bank's Profit in 2020-2023".

METHOD

This research methodology uses a type of research that uses a qualitative approach. Qualitative research is research that uses figures that are directly taken from research results, or data that is processed using statistical analysis (Sulgiyono, 2008). The population in this study is the BCA Syariah Bank return report. The sample is part of the number and characteristics possessed by the entire population. The sample in this study was taken from the monthly return report of BCA Syariah Bank from 2020 to 2023.

RESULTS AND DISCUSSION

This study aims to analyze the effect of financing and third-party funds on the profit of Bank BCA Syariah in the period 2020-2023. Based on the results of multiple linear regression analysis, it was found that financing has a positive and significant effect on profit with a t-value of 4.564 which is greater than the t table of 1.679 and a significance value of $0.000 < 0.05$. These results indicate that the greater the financing disbursed, the higher the profit obtained by the bank.

In addition, the third-party fund variable also has a significant effect on profit with a t-value of 7.405 which is greater than the t table of 1.679 and a significance value of $0.000 < 0.05$. This indicates that the greater the amount of third-party funds collected by the bank, the greater the profit obtained. Third-party funds play an important role in increasing capital that can be distributed in the form of productive financing.

The results of the simultaneous test (F test) show that financing and third-party funds together have a significant effect on bank profits. The calculated F value of 672.789 with a significance value of $0.000 < 0.05$ indicates that the regression model used in this study is significant. Thus, the two variables are the main factors that determine the profitability of Bank BCA Syariah.

The analysis of the coefficient of determination (R^2) shows that financing and third-party funds are able to explain 85% of the variability of bank profits, while the rest is influenced by other factors not included in this study. This shows that the research model has high predictive power.

The results of this study are in line with the theory of Islamic banking which states that financing and third-party funds are two main components in the operations of Islamic banks. The higher the level of financing provided to customers, the greater the potential for profit sharing received by the bank. Likewise, the higher the third-party funds collected, the greater the source of funds that can be managed to increase profits.

Practically, the results of this study provide implications for the management of Bank BCA Syariah in increasing its profitability. Banks need to optimize their third-party fund collection strategies and increase efficiency in financing distribution in order to remain competitive in the Islamic banking industry.

As a recommendation, banks can increase innovation in more flexible and competitive financing products to be more attractive to customers. In addition, a more aggressive and efficient marketing strategy in reaching potential customers can help increase third-party fund collection.

CONCLUSION

The conclusion of the research results with the title "The Influence of Financing and Third Party Funds on BCA Syariah Bank Profit.

1. Financing variables have a significant effect on the Y variable (Profit) of BCA Syariah Bank using a partial t-test.
2. Third Party Fund variables have a significant effect on the Y variable (Profit) of BCA Syariah Bank using a partial t-test.
3. Financing variables and Third Party Funds simultaneously affect BCA Syariah Bank's profit using a simultaneous f-test.

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