

The Effect of Third-Party Funds on Net Profit at PT Bank Mega Syariah with Financing as Intervening Variable

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ABSTRACT

The purpose of this study was to determine the effect of TPF (Third Party Funds) on Net Profit at PT Bank Mega Syariah, to determine the effect of Financing on Net Profit at PT Bank Mega Syariah, and to determine the effect of TPF (Third Party Funds) through Financing on Profit. Net at PT Bank Mega Syariah. This type of research is field research using quantitative methods. Data collection techniques using documentation in the form of financial statements of PT Bank Mega Syariah. The data analysis technique used path analysis using the SPSS 22 application. The results showed that TPF (third party funds) had a positive and significant effect on net income at PT Bank Mega Syariah of (0.962) with a significant value (0.000). Financing has a negative and insignificant effect on net income at PT Bank Mega Syariah by (-0.622) with a significant value (0.561). TPF (Third Party Funds) through financing has a negative and insignificant effect on net income at PT Bank Mega Syariah by (- 0.268) with a significant value (0.694).

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INTRODUCTION

Third-party funds are funds that come from the public collected by banks and are the main source of funds for banks. Third-party funds consist of savings, time deposits, and current accounts. Third-party Funds (TPF) are customer funds that are channeled to banks and become the largest asset owned by Islamic banks. The growth of each bank is strongly influenced by the development of its ability to collect public funds, both small and large scale with adequate deposition. As a financial institution, funds are a major problem for every bank. Without sufficient funds, the bank can not do anything or in other words, the bank becomes not functioning at all. The higher the Third-party Funds owned by Islamic banks, the more support the bank will provide to the general public through funding. Deposits from Third-party Funds that have been collected are directed by the bank to the general public through support, by investigating the support of clients who apply for support by looking at the type of business, length of business, and guarantees (guarantees) provided by customers to Islamic banks.

These funds will later be distributed in the form of financing to the public so that banks can obtain profit sharing. Third-party funds, which are abbreviated as DPK, according to Bank Indonesia Regulation number 20/19/PBI/2018 in Chapter 1 Article 1 no. 04 are bank obligations to residents and non-residents in rupiah and/or foreign currency.

Third-party funds have a positive effect on net income. This means that the growth of Third-party funds has a positive relationship if the growth of Third-party funds increases, then, at that time, net profits will

experience wear and tear and vice versa. The bank's authority should try to collect as many assets as can be expected with the aim that the bank can channel a lot of support.

This large distribution of financing will provide opportunities for banks to earn profits for which the bank was founded. Banks as intermediary institutions will channel funds to third parties in the form of financing. Given the Draft POJK RI Number.-/POJK.03/2019, it is stated in Chapter 1 Article 1 no. 04 It makes sense that support is the arrangement of assets or things that are equivalent as an exchange for profit sharing, rental exchanges including administrative leases, trade exchanges, and borrowing and borrowing exchanges taking into account the understanding or agreement between the BPRS and other associations that require such parties. to return assets after some time in exchange for *ujrah*, without payment, profit, or profit sharing.

Financing is an activity of providing financial/financial facilities provided by one party to another to support the smooth running of the business as well as for the planned investment. In a narrow sense, financing is used to define funding made by financing institutions such as Islamic banks to customers. Financing broadly means financing or expenditures, namely funding issued to support planned investments, whether carried out alone or carried out by others.

IMPLEMENTATION METHOD

The data collection technique in this research is using the documentation study method. In this study, analysts do not necessarily take the information themselves, but experts use information or archives submitted by various parties, which ends by collecting optional information from the PT Bank Mega Syariah authority website to find out the factors that need to be considered. The information used in this study is the financial statements distributed annually and quarterly reports for the period 2012-2021 by PT Bank Mega Syariah.

RESULTS AND DISCUSSION

- a. The Effect of TPF (Third-party Funds) on Net Profit The results showed that TPF (Third-party Funds) had a positive and significant effect on net income at PT Bank Mega Syariah (0.962) and significant (0.000). This means that the higher the TPF (Third-party Funds), the net profit will be higher or vice versa, if the TPF (Third-party Funds) is lower, the net profit will be lower. The relationship of TPF (Third-party Funds) which is in line with net income is by the theory which states that the higher the number of funds raised from the public, the greater the opportunity for banks to channel funds in the form of financing.

The results of this study support the results of research conducted by Mardhiyyah Fitria Ekawati whose research results in state that partially and simultaneously the placement of Third-party funds in BI has a positive effect on Islamic bank profits.

- b. Effect of Financing on Net Profit

The results showed that financing had a negative and insignificant effect on net income at PT Bank Mega Syariah (-0.33) with a significance value (of-0.587).

The results of this study support the results of research conducted by Fauziah Doratul Masruroh whose research results state that financing has no significant effect on net income.

Profit after deducting expenses which are the company's expenses in a certain period including taxes. So financing has no significant effect on net income at PT Bank Mega Syariah because net income is profit that has been reduced by costs and taxes.

- c. Effect of TPF (Third-party Funds) on Net Profit through Financing The results showed that TPF (Third-party Funds) through financing had a negative effect on net income at PT Bank Mega Syariah by - 0.268.

**Table 1. T . Test Results
Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	-139887,039	299106,429		-,468	,644
DPK	,971	,057	,977	17,183	,000
Pembiayaan	-,622	1,060	-,033	-,587	,561



Figure 1. Data Collection

CONCLUSION

Based on the results of data analysis and discussion described in the previous chapter, conclusions can be drawn

1. TPF (Third-party funds) directly have a positive and significant effect on net profit at PT Bank Mega Syariah for the 2012-2019 period of (0.962) with a significant value (0.000)
2. Financing has a negative and insignificant effect on net profit at PT Bank Mega Syariah for the 2012-2019 period of (-0.33) with a significant value (0.568)
3. TPF (Third-party Funds) through financing has a negative and insignificant effect on net income at PT Bank Mega Syariah by (-0.268) with a significant value (0.694)

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