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## The Influence of Third-Party Funds and Financing on the Operational Profit of Bank Bukopin Sharia for the Period 2014-2022

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### ABSTRACT

*Third Party Funds and Financing are important indicators for Bank Bukopin Syariah, both indicators indicate sustainable activity. Because of this, it is considered a source of income for Bank Bukopin Syariah. This study aims to analyze the impact of external funding and financing on Bank Syariah Bukopin's operational profit from 2014 to 2022. Monthly financial statements are analyzed using quantitative descriptive approaches. In this study, we utilize linear regression to examine standard assumptions about operating profit (Y), financing (X2), and third-party funding (X1). The study found that Third Party Funds on Operating Profit had a significance value of 0.019 (<0.05), whereas Financing on Operating Profit had a significance value of 0.003 (<0.05). Financial backing from outside sources has a substantial impact on operational profit at Bank Bukopin Syariah.*

**Keyword:** *Third Party Funds, Financing, Operating Profit, sharia banking*

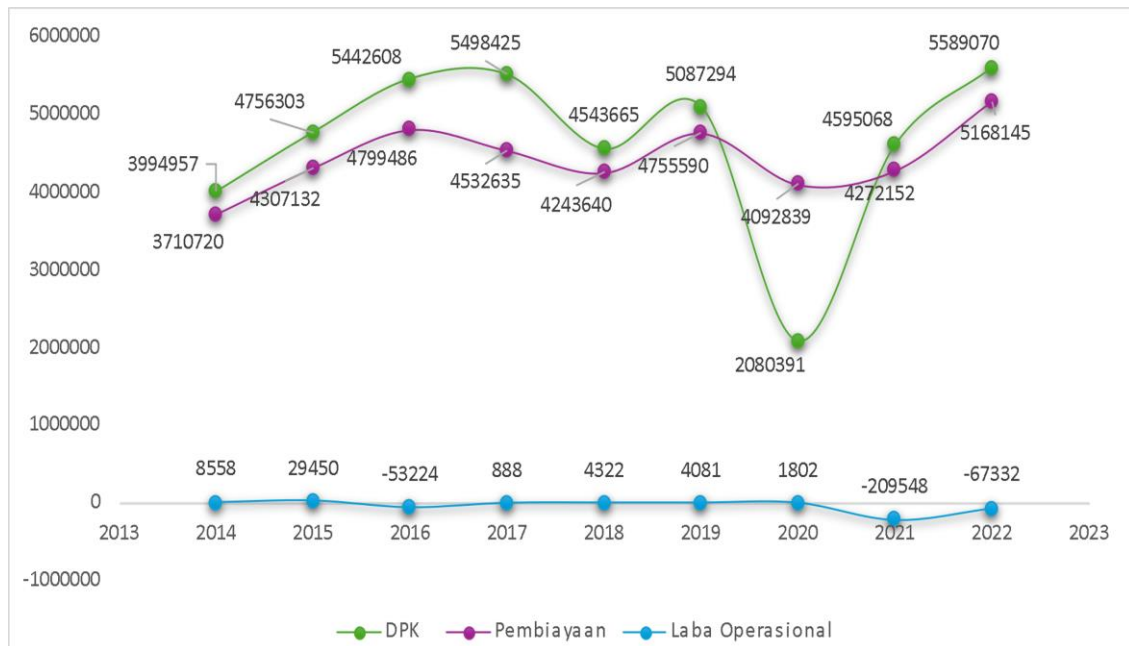
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## A. INTRODUCTION

Bank Bukopin Syariah, or (BBS), has successfully recorded a net profit of Rp. 231 million in the first quarter of 2022. This represents an increase of 90.5% compared to the achievement in 2021, which was Rp. 121 million (KB Bukopin Syariah, 2021). Financing and funding activities carried out by third parties have contributed to the increase in net profit. The larger the Third-Party Funds (TPF), the more funds the bank will channel into financing, resulting in a higher return in the form of margins or ratios from these financings (Amalia, Dina; Diana, 2022). The TPF position in the bank's financial statements consists of current accounts, deposits, and savings (Ainulyaqin et al., 2023). From 2014 to 2022, BBS experienced an increase in TPF, financials, and operational profit as follows.



Sources: <https://www.kbbukopinsyariah.com/>

Figure 1. Total TPF, Financing, and Operational Profit of Bank Bukopin Syariah for the Period 2014-2022 (In Rp. Million)

During the period 2014-2022, Third-Party Funds (TPF) and Financing experienced fluctuating annual growth. In 2020, TPF saw a decrease of 59.1%, reaching 2.08 trillion, accompanied by a 13.9% decrease in financing. This decline is indicative of the impact of the COVID-19 pandemic that has affected the world (KB Bukopin Syariah, 2021). As of March 31, 2022, TPF reached 4.98 trillion, showing a significant increase of 130.3% compared to the TPF collected as of March 31, 2021, which amounted to 2.16 trillion. The highest growth in TPF and financing occurred in 2022, reaching 5.58 trillion and 5.16 trillion, respectively (KB Bukopin Syariah, 2023). This indicates the influence of TPF on Financing Ismuadi, Zaki Fuad, (2022) and Istiqomah, (2023).

The financial performance of Bank Bukopin Syariah from 2016 to 2020 experienced unfavorable conditions (Ahmad Fauzul Hakim Hasibuan et al., 2023), as evident from the Operational Profit over the past seven years (KB Bukopin Syariah, 2021). The largest decrease in Operational Profit reached 117.29% in 2021 (KB Bukopin Syariah, 2021). One of the factors contributing to the decline in Operational Profit was the higher increase in TPF in 2021 by 121%, which was not balanced by a corresponding increase in financing, reaching only 4% in 2021. This imbalance between TPF and financing resulted in BBS not achieving the desired margin/financing ratio. However, BBS continued to pay its *ujroh* to customers.

According to previous researchers Dimawan & Maika, (2022), TPF and financing have a significant impact on profit because TPF is one of the largest funds held by the bank. Therefore, with a substantial TPF value, the bank will channel it back in the form of financing. However, this finding contradicts the research conducted by (Masruroh, Durotul, Fauziah; Subagiyo, 2019), which states that TPF and financing do not have a significant impact on profit. This is because the collection of funds from the

public is not fully managed properly, leading to fund stagnation and low financing distribution.

Most previous studies on this topic only covered five periods and utilized one independent variable and one dependent variable. For instance, a study conducted by Sitorus, (2022) titled "*The Influence of Third-Party Funds on Operational Profit at PT Bank Sumut Head Office Medan*" and another study by Della Elvitasari, (2019) titled "*The Influence of Third-Party Funds on Operational Profit with Bank Facilities.*" However, this study brings updates by using nine periods in its research and adding variables that are deemed to have a strong and continuous impact. Moreover, most previous studies have not addressed issues occurring in the financial statements of Bank Bukopin Syariah regarding the influence of operational profit.

Therefore, the author is interested in conducting this research using the variables "TPF, financing, and Operational Profit." With this, the author formulates the research title "The Influence of Third-Party Funds and Financing on Operational Profit of Bank Bukopin Syariah for the Period 2014-2022." The aim of this research is to determine the extent of the influence of TPF and Financing on the Operational Profit of Bank Bukopin Syariah. Hence, this research is beneficial in providing insights into the assessment of a company's strength in seeking profits through fund collection and financing distribution. The study also involves two hypotheses: first, the influence of TPF on operational profit, and second, the influence of financing on operational profit.

## **B. THEORETICAL STUDY**

### **1. Third-Party Funds**

According to the Republic of Indonesia Law No. 21 of 2008, Article 1, paragraph 2, on Islamic Banking, it states that "business entities collected by banks are sourced from the community's funds in the form of deposits and redistributed to the community in the form of credit/other with the aim of improving the standard of living of the community." Third-Party Funds (TPF) constitute the largest income collected by banks, amounting to 80%-90% (Anggreni & Novianty, 2021).

Furthermore, Law No. 21 of 2008 on Islamic Banks, in Article 1, Paragraph 20, regulates that "savings are funds deposited by customers in Islamic banks in the form of current accounts, deposits, certificates of deposit, savings, and other forms in accordance with Sharia principles (Financial Services Authority)." Customer trust will be measured by the amount of TPF collected by the bank (Tisa Arifi Putriani, 2019). This is a positive indication that should be actively carried out by Bank Bukopin Syariah through community outreach efforts (Tisa Arifi Putriani, 2019).

The profit-sharing system is a profit-sharing system according to an agreement. In profit-sharing, fund owners collaborate with business entities. With this, all risks, whether profit or loss, will be shared equally. The profit-sharing principle is based on using mudharabah and musharakah contracts (Dewi & Shara, 2021).

### **2. Financing**

Financing is the provision of funds based on an agreement between the bank and another party; in other words, customers who obtain financing must repay the funds (Rakhima Salsabila et al., 2023). Financing is also funding provided by the bank to

customers aimed at supporting pre-planned investments, whether conducted individually or in groups (Ulpah, 2020). The disbursed financing represents a significant opportunity for the bank, as it is one of the major sources of profit for BBS (Mundir & Lilik Nur Hayati, 2021).

In the operational aspects of the bank, Bank Bukopin Syariah offers various financing products that contribute significantly to its profits. These products include iB Kepemilikan Emas (*Gold Ownership*), iB SiAga Pensiun (Retirement SiAga), iB Multiguna BISA, and iB Kepemilikan Rumah (Home Ownership) (KB Bukopin Syariah). The purpose of disbursing financing is not only to benefit the bank but is also strongly aimed at developing customers' businesses to ensure their survival.

With the financing disbursement system, the bank must conduct a survey on the customer's background, including their overall personal and employment data. Characteristics, abilities, capital, collateral, and business prospects are factors that the bank must analyze when disbursing financing. Moreover, in Islamic banking, the bank must adhere to regulations and provisions in accordance with Sharia principles (Evan Hamzah Muchtar & Mohammad Rofi, 2020).

### 3. Operational Profit

According to Saleh, (2020) business profit or operational profit is another term for operational profit. Operational profit is a measure of the company's profit value that conducts banking activities. Some of the profits generated by the bank come from profit-sharing because financing is considered a significant source of income, allowing the bank to design policies with different financing distributions aimed at increasing revenue (Lidyah et al., 2019).

Banks operate with the expectation of achieving a predetermined level of profit as a goal. In financial statements, profit is reported as a crucial criterion for assessing the bank's ability. The reflection of good bank performance can be seen from profit growth. The higher the profit obtained, the better the bank's performance (Lia, Nur, 2018). From the background and identified issues, the following problems are identified:

- How does Third Party Funds (TPF) influence operational profit at Bank Bukopin Syariah from 2014-2022?
- How does financing influence operational profit at Bank Bukopin Syariah from 2014-2022?
- How do Third Party Funds (TPF) and financing simultaneously influence Operational Profit at Bank Bukopin Syariah from 2014-2022?

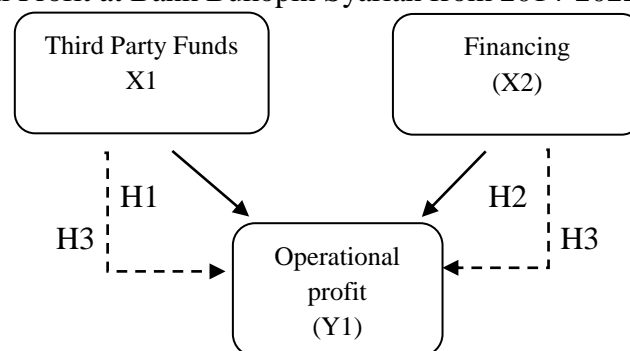


Figure 2. Framework of Thinking

Based on the research objectives and framework of thinking regarding the problem formulation, the hypotheses taken are as follows:

H1: TPF influences operational profit at Bank Bukopin Syariah.

H2: Financing affects operational profit at Bank Bukopin Syariah.

H3: TPF and financing simultaneously influence operational profit at Bank Bukopin Syariah.

### C. METHOD

In this study, the author employed a descriptive quantitative research method and secondary data, where the data were collected from monthly financial reports for the period 2014-2022 that have been audited and openly published on the website <https://www.kbbukopinsyariah.com/>. The author also reviewed previous studies. Thus, the required data for the study consisted of balance sheet and income statement financial reports, forming the basis for analyzing Third Party Funds (TPF) and financing.

The analysis technique in this research used the multiple linear analysis theory with a data sample size of 108. In processing the data, the author utilized the assistance of SPSS version 25. The study was designed with a multiple analysis model through several stages of testing, namely classical assumption tests and multiple linear tests. The classical assumption tests included four tests: multicollinearity test, normality test, heteroskedasticity test, and autocorrelation test. After conducting the classical assumption tests, the author performed multiple linear regression tests, consisting of t-tests and f-tests (Ani Wijayanti, n.d.).

The purpose of this research is to investigate the cause and effect of the influence of independent variables on the dependent variable (Andhita Dessy Wulansari, n.d.). In this study, the author chose to conduct research at Bank Bukopin Syariah because of the interest in the Operational Profit of Bank Bukopin Syariah, which has experienced several declines over the years. There are two independent variables (X1) Third Party Funds (TPF), (X2) Financing, and the dependent variable (Y) is Operational Profit.

### D. RESULTS

#### 1. Research Results

a. The following is data on Third Party Funds obtained from the monthly financial reports of Bank Bukopin Syariah for the 2014-2022 period.

Table 1. Bank Bukopin Syariah monthly Third Party Funds for the period 2014-2022

|          | 2014    | 2015    | 2016    | 2017    | 2018    | 2019    | 2020    | 2021    | 2022    |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| January  | 433,995 | 50,6537 | 52,7654 | 634,578 | 669,300 | 617,710 | 560,747 | 346,238 | 423,494 |
| February | 404,764 | 527,385 | 558,977 | 617,657 | 682,488 | 593,183 | 586,930 | 459,460 | 416,723 |
| March    | 404,764 | 475,096 | 510,541 | 615,706 | 599,869 | 679,089 | 533,823 | 372,532 | 463,877 |
| April    | 422,250 | 462,765 | 520,492 | 626,381 | 616,332 | 553,989 | 531,048 | 328,589 | 421,512 |
| May      | 415,775 | 463,424 | 589,486 | 590,127 | 626,425 | 527,874 | 564,389 | 359,999 | 437,590 |
| June     | 409,989 | 517,478 | 658,743 | 572,001 | 600,103 | 530,426 | 560,783 | 374,736 | 514,269 |
| July     | 417,733 | 552,109 | 613,329 | 546,130 | 594,203 | 537,834 | 463,816 | 315,359 | 526,770 |
| August   | 433,880 | 547,220 | 646,222 | 546,663 | 596,586 | 577,916 | 441,220 | 315,324 | 515,264 |

|           |         |         |         |         |         |         |         |         |         |
|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| September | 423,857 | 588,159 | 601,031 | 545,961 | 667,772 | 558,215 | 404,725 | 346,153 | 544,399 |
| October   | 483,055 | 575,522 | 598,611 | 552,596 | 621,864 | 544,223 | 388,539 | 338,834 | 739,259 |
| November  | 497,746 | 584,291 | 595,390 | 581,929 | 603,171 | 532,436 | 384,843 | 388,782 | 780,065 |
| December  | 471,920 | 681,966 | 731,449 | 774,087 | 706,543 | 633,119 | 398,252 | 473,199 | 926,968 |

Sources: <https://www.kbbukopinsyariah.com/>

- b. The following is financing data obtained from Bank Bukopin Syariah's monthly financial report for the 2014-2022 period.

Table 2. Bank Bukopin Syraiah Monthly Financing for the 2014-2022 Period

|           | 2014      | 2015      | 2016      | 2017      | 2018      | 2019      | 2020      | 2021      | 2022      |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| January   | 1,11,7659 | 1,475,104 | 2,171,980 | 2,564,637 | 2,635,140 | 2,661,778 | 3,217,542 | 2,813,632 | 3,529,594 |
| February  | 1,094,321 | 1,558,740 | 2,196,438 | 2,617,824 | 2,688,941 | 2,632,906 | 3,161,383 | 2,805,663 | 3,601,469 |
| March     | 1,154,332 | 1,601,052 | 2,308,328 | 2721791   | 2,656,894 | 2,605,659 | 3,251,659 | 2,787,221 | 3,825,811 |
| April     | 1,203,646 | 1,651,131 | 2,319,783 | 2740855   | 2,714,764 | 2,581,929 | 3,251,329 | 2,786,073 | 3,778,217 |
| May       | 1,257,993 | 1,685,674 | 2,378,248 | 2,798,901 | 2,802,439 | 2,458,185 | 3,235,404 | 2,825,688 | 3,832,133 |
| June      | 1,284,553 | 1,692,504 | 2,470,294 | 2,934,497 | 2,662,121 | 2,452,367 | 3,217,641 | 2,833,673 | 3,966,690 |
| July      | 1,304,653 | 1,711,582 | 2,433,688 | 2,874,318 | 2,665,509 | 2,530,827 | 3,168,103 | 2,898,877 | 4,071,645 |
| August    | 1,361,346 | 1,693,620 | 2,532,132 | 2,930,488 | 2,628,691 | 2,599,489 | 3,151,962 | 2,928,837 | 4,138,312 |
| September | 1,443,893 | 1,794,804 | 2,504,171 | 2,790,308 | 2,592,493 | 2,722,416 | 3,122,132 | 2,988,149 | 4,201,152 |
| October   | 1,460,964 | 1,833,618 | 2,496,373 | 2,797,794 | 2,662,816 | 2,953,385 | 3,096,194 | 3,012,327 | 4,173,289 |
| November  | 1,457,263 | 1,989,703 | 2,522,444 | 2,860,718 | 2,687,482 | 3,089,853 | 3,071,655 | 3,240,886 | 4,204,861 |
| December  | 1,461,972 | 2,100,654 | 2,527,236 | 2,753,428 | 2,698,896 | 3,179,510 | 2,905,424 | 3,473,776 | 4,443,423 |

Sources: <https://www.kbbukopinsyariah.com/>

- c. The following is Operational Profit data obtained from the monthly financial reports of Bank Bukopin Syariah for the 2014-2022 period.

Table 3. Bank Bukopin Syariah monthly operating profit for the period 2014-2022

|           | 2014   | 2015   | 2016   | 2017   | 2018   | 2019  | 2020  | 2021     | 2022    |
|-----------|--------|--------|--------|--------|--------|-------|-------|----------|---------|
| January   | 902    | ,1277  | 6,368  | 4,289  | 368    | 23    | 386   | 2,694    | -2,033  |
| February  | 1,034  | 2,959  | 11,685 | 7,667  | 706    | 220   | 1,067 | 5,918    | -2,607  |
| March     | 3,025  | 5,135  | 17,378 | 9,639  | 1,562  | 309   | 1,525 | 523      | 751     |
| April     | 4,255  | 7,513  | 22,095 | 11,804 | 2,851  | 463   | 1,639 | 4,165    | 1,790   |
| May       | 5,158  | 10,940 | 26,941 | 13,129 | 5,377  | 1,003 | 1,943 | -765     | 3,589   |
| June      | 7,434  | 13,899 | 32,010 | 14,629 | 6,600  | 1,403 | 2,154 | 1,300    | 5,264   |
| July      | 8,842  | 17,894 | 37,311 | 15,921 | 7,686  | 1,681 | 2,539 | -3,608   | 7,281   |
| August    | 9,624  | 22,380 | 42,903 | 16,762 | 10,198 | 254   | 2,958 | -3,081   | 9,533   |
| September | 10,598 | 27,825 | 48,744 | 16,527 | 11,304 | 165   | 3,417 | 1,964    | 11,640  |
| October   | 12,969 | 33,508 | 54,492 | 15,858 | 12,046 | 1,098 | 3,951 | -3,930   | 13,926  |
| November  | 14,598 | 38,027 | 60,741 | 16,070 | 11,165 | 2,043 | 4,848 | -9,920   | 15,859  |
| December  | 16,460 | 44,258 | 68,047 | 14,818 | 11,788 | 5,820 | 4,921 | -239,820 | -68,799 |

Sources: <https://www.kbbukopinsyariah.com/>

## 2. Analysis Test Results

### a. Determination Test

Table 4. "Coefficient of Determination"

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .315 <sup>a</sup> | 0.099    | 0.082             | 27462.409                  |

a. Predictors: (Constant), Financing, Third Party Funds

According to (Amalia Hufil Fadhila & Haryanti, 2020) The determination test aims to determine the size of the relationship between the independent variable and the dependent variable. The Rsquare value obtained is 0.099, which means that Rsquare can measure the correlation of the independent variable with the dependent variable of 0.099 or 09.9%. And from the output above, the AdjustedR Square value obtained is 0.082, which means that the independent variable contributes a simultaneous influence of 08.2% to the dependent variable and the remaining 91.8% is influenced by other variables outside this research.

### b. t test

Table 5. T test  
Coefficients<sup>a</sup>

| Model | Unstandardized Coefficients |            | Standardized Coefficients |        | t      | Sig.  |
|-------|-----------------------------|------------|---------------------------|--------|--------|-------|
|       | B                           | Std. Error | Beta                      |        |        |       |
| 1     | (Constant)                  | 6412.387   | 13207.413                 |        | 0.486  | 0.628 |
|       | TPF                         | 0.054      | 0.023                     | 0.230  | 2.377  | 0.019 |
|       | Pembiayaan                  | -0.011     | 0.004                     | -0.291 | -3.011 | 0.003 |

a. Dependent Variable: Operational profit

The results of the t-test on the table above indicate that:

- The Third Party Funds variable (X1) yields a t-value of 2.377 and the obtained significance value is 0.019 (<0.05). Therefore, the critical t-value with df=105 is 1.982. As a result, the calculated t-value (2.377) > critical t-value (1.982). It can be concluded that the independent variable significantly influences the dependent variable of Bank Bukopin Syariah from the period 2014-2022 (H1 accepted).
- The Financing variable (X2) produces a t-value of -3.011 with a significance value of 0.003 (<0.05). Consequently, the critical t-value with df=105 is 1.982. Hence, the calculated t-value (-3.011) > critical t-value (-1.989). It can be inferred that the independent variable significantly affects the dependent variable of Bank Bukopin Syariah from the period 2014-2022 (H2 accepted).

c. F test

Table 1. F test

ANOVA<sup>a</sup>

| Model        | Sum of Squares  | df  | Mean Square    | F     | Sig.              |
|--------------|-----------------|-----|----------------|-------|-------------------|
| 1 Regression | 8699058630.699  | 2   | 4349529315.350 | 5.767 | .004 <sup>b</sup> |
| Residual     | 79189308042.958 | 105 | 754183886.123  |       |                   |
| Total        | 87888366673.657 | 107 |                |       |                   |

a. Dependent Variable: Operational profit

b. Predictors: (Constant), Financing, Third Party Funds

In table 2, the Fcount test value is 5.767 with a significance value obtained of 0.004 so the significance value is less than 0.05 or ( $<0.05$ ). The Fcount value (5.767)  $>$  Ftable value (3.082), so it can be concluded that the variable Third party funds and financing have a significant effect together on the operational profit variable of Bank Bukopin Syariah from the 2014-2022 period, this is proven by the significance value obtained which is less than 0.05.

### 3. Discussion

#### a. The Influence of Third Party Funds (TPF) on Operational Profit

Based on the research that has been carried out, the results of the X1 regression or the Third Party Funds variable obtained a Tcount of 2.377 and a Ttable of 1.982 with a significance level of 0.019 ( $\alpha=5\%$ )  $df=105$  so that the first hypothesis was accepted. And it can be concluded that Tcount (2.377)  $<$  Ttable (1.982), meaning "Third Party Funds have an influence on Operational Profit for the 2014-2022 period". And the significance value obtained is 0.019 or ( $0.019 < 0.05$ ) meaning that there is a significant influence on the operational profit of Bank Bukopin Syariah.

This research is in line with research by Della Elvitasari, (2019) and Buamona, (2022) which states that third party funds have a significant influence on bank operational profits. The significance value of third party funds shows a positive value so it can be concluded that the higher the party funds, the higher the operational profit. Because the higher the funds from third parties, banks tend to have more freedom in carrying out their business regarding the distribution of financing.

#### b. The Effect of Financing on Operational Profit

The results of the X2 regression output or financing variable obtained a Tcount of -3.011 and a Ttable of -1.982 and a significance value of 0.006 ( $\alpha=5\%$ )  $df=105$ . So it can be interpreted that financing has a negative T value and has a significance value of less than 0.05, meaning "Financing has a significant influence on the Operational Profit of Bank Bukopin Syariah from the 2014-2022 period".

This research is in line with research by Lidyah et al., (2019) and Sahputra, (2016) which states that "Financing has an influence on bank operational profits". This means that the higher the amount of financing distributed by Bank Bukopin Syraiah, the higher the operational profit obtained. Because financing is an activity of



distributing funds to the community which produces profits in the form of a margin/ratio.

c. The Influence of Third Party Funds (TPF) and Financing on Operational Profit

Based on the results of the simultaneous f test of variables X1 and X2 on variable Y, there is a significant influence. With the resulting Fcount value of (3,082) with financing of 0.004 (<0.05). So it shows that H0 is rejected and Ha is accepted. This means that "TPF and Financing together have a significant effect on the Operational Profit of Bank Bukopin Syariah for the 2014-2022 period".

This research is in line with research by Dimawan & Maika, (2022) and Azzahra, (2021) which states that "Third Party Funds and Financing have an influence on Operational Profit". Because this research shows that the greater the funds collected by the bank, the greater the financing distribution made by the bank. This happens because Bank Bukopin Syariah prioritizes Third Party Funds as a financing channel. So the margin/ratio obtained by the bank will influence the growth of Bank Bukopin Syariah's Operational Profit (KB Bukopin Syariah, 2020).

## E. CONCLUSION

Based on research, data management, and discussion above. So the researchers concluded that partially third party funds had a significant effect on operational profit. Likewise, financing has a significant influence on operational profit. This is because the third party funds collected by the bank were successfully managed well, so that the distribution of financing ran smoothly.

However, there were several obstacles that caused bank operational profits to decline in previous years. This is because the growth in third party funds is not balanced by the same growth in financing. This imbalance factor occurs because third party funds are not fully channeled in the form of financing. However, third party funds and financing simultaneously (together) have a significant influence on operational profit.

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