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**SCIENTIFIC FRAMEWORK AS  
INITIATOR OF CHANGE  
IN POST-PANDEMIC CRISIS**  
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# PROCEEDING

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## Third Party Funds Affect the Net Income of Bank Syariah Indonesia (BSI)

Adeh Ratna Komala<sup>1</sup>, Mari Maryati<sup>2</sup>, Widia Santiyani<sup>3</sup>, Fatya Febrianti Hinggis<sup>4</sup>

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**Abstract.** The function of the bank as a mediation in collecting and channeling public funds. The funds collected are known as third party funds. Third Party Funds are utilized to be placed in income generating posts. Bank Syariah Indonesia is a sharia-based banking that carries out this function. Third Party Funds which are dominated by wadiah contracts in Islamic Banks in Indonesia have increased. Third Party Funds if managed properly will have an impact on net income. Based on banking activities, researchers are interested in seeing the impact of third party funds on net income. This research was conducted with the aim of knowing how much influence third party funds have on the net profit of Bank Syariah Indonesia. The method used for this research is a descriptive and verificative method with a quantitative approach. The unit of analysis in this study is the Bandung branch of BSI. The analytical method uses SPSS version 23.0. The results of this study indicate that Third Party Funds have an effect on net income. BSI as one of the financial institutions to always increase third-party deposits by socializing a variety of potential deposit products. Currently, what is in demand is the wadiah contract, hoping that other products will also become a priority choice for customers so that third-party funds increase.

### 1. Introduction

BSI's performance in semester I of 2022 has recorded third party funds growing 13.07% with the proportion of wadiah savings, current accounts and time deposits in the top 5 positions in the national banking industry [1]. The Financial Services Authority (OJK) noted that the amount of third party funds (DPK) of Islamic banks grew by 8.34% from the previous year with the most desirable details being non-profit sharing investments and wadiah funds having increased [2]. Judging from the bookkeeping, it turns out that wadiah savings are one of the most popular products for customers because wadiah savings are free of monthly administration fees, e-banking facilities and easily accessible to customers. A wadiah contract is defined as an agreement to give another person a representative (agency) to maintain goods or legal ownership [3]. It was also stated that BSI had received additional third party funds in the amount of around IDR 12 trillion which was the conversion of conventional banks in Aceh [5]. He further said that currently there has been an increase in BSI mobile, ATM and internet banking users and contributed to a fee-based income of IDR 119 billion. Growth Third-party funds (DPK) sharia banking has increased in the last five years. It was further stated that to boost the performance of Islamic banking, there are nine (9) main segments or big potentials

that are being developed, namely mosques, Hajj and Umrah, zakat, infaq, alms (ziswaf), Islamic schools, halal fashion, halal food and beverages, halal health services, halal export products and halal tourism [1]. BSI's net profit increased by 41.31% or IDR 2.13 trillion. It was further stated that BSI will focus on sustainable investment and the development of an Islamic ecosystem in accordance with the spirit of a green economy based on ESG (Environmental, Social, and Governance) [4].

The following are some researchers who have conducted research related to third party funds. Third party funds have a significant negative effect on profitability [7]. Further research states that third party funds have a positive effect on lending [6]. The same thing was stated that third party funds have a positive and significant effect on lending, meaning that when deposits increase, the credit portfolio also increases and vice versa [9]. Third party funds have an effect on lending, it is suggested that banking companies can reduce non-performing loans, maintain or increase their capital so that operational activities in lending can be carried out optimally, [9]. Research shows that if Islamic banks in Indonesia want to increase third party funds, they must focus on internal indicators including promotion costs, number of offices, and equivalent levels rather than looking at macro indicators, [11]. Third parties have a negative effect on financial statement manipulation, it is suggested that it be examined related to asset growth and capital adequacy ratios in financial statement manipulation [8].

The operation of collecting third party funds in Islamic banking is based on two principles, both the underlying fiqh foundation and the flow of operations in order to provide an understanding of the differences between third party fund collection operations in conventional banking and Islamic banking [17]. Third party funds (DPK) are proven to have a strategic role in the performance of Islamic financing institutions which include aspects of management certainty to provide financing/credit, and affect business performance, especially in efforts to create operational profit which greatly determines the continuity of business of Islamic financing institutions [18]. The DPK variable partially has a positive effect on the distribution of Islamic banking financing in Indonesia [19]. Third party funds have a significant effect on the profits of banking companies in Indonesia [20].

The results show that net income partially has a positive and insignificant effect on negative equity. This means that companies that earn net losses result in a high amount of negative equity [14]. Net income shows a positive and significant effect on future cash flows [13]. Net income partially has a significant effect on cash flow. It is known that net income has a significant effect on predicting future cash flows [12]. Any increase in operating costs will result in a decrease in profit before tax which results in a decrease in ROA [16]. Net profit is more persistent than other comprehensive income and net profit and comprehensive income can predict future comprehensive income [15]. The research conducted looked at the effect of third-party funds on profitability because if a lot of third-party funds are collected, it indicates high profitability. The amount of funds raised shows that the level of public trust in BSI is also good.

## 2. Research Methods

The method used in this research is descriptive and verification method. Descriptive method is a research method used to analyze data by describing or describing data that has been collected as it is without intending to make conclusions that apply to the public or generalizations. The verifiative method is a research method that aims to determine the causality relationship between variables through a hypothesis testing through a statistical calculation so that proof results are obtained that show the hypothesis is rejected or accepted [21]. The data used in this research is secondary data obtained from the financial reports of Bank Syariah Indonesia for the 2019-2021 period. In this study the variable that becomes the dependent variable is net income and the independent variable is third party funds. This study uses the 2019-2021 period.

The sample used in this study is secondary data obtained from BSI's financial reports for the 2019-2021 period. The analysis technique of this research uses descriptive and verification analysis and the data processing technique in this study uses Simple Linear Regression Statistical analysis. The hypothesis testing carried out in this study used the SPSS (Statistical Program for Social Science) program. SPSS is one of the software for analyzing statistical data,

## 3. Research Results and Discussion

### Simple Linear Regression

Forming a multiple regression equation requires a constant value and a coefficient value of the variable Y. The results of a simple linear regression analysis using the SPSS 23.0 for Windows program are as follows:

**Table 1.** Dependent Variable Net Income

Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	std. Error	Betas			
1	(Constant)	-318227.824	1544501.104		-.206	.871
	Third-party funds	.013	.008	.871	1,772	.327

Based on the results of the analysis produced in the table above, it shows a regression coefficient value of 0.013. it can be concluded that the coefficient value of the Third Party Fund variable (x) has increased by 1%, so there has been an increase in net profit (y) of 0.13.

### Correlation Coefficient Analysis and Coefficient of Determination

The Product Moment correlation test is used to look for a relationship between Third Party Funds (x) and Net Profit (y) variables.

**Table 2.** Predictors: (Constant), Third Party Funds

Summary models				
Mode 1	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.871a	.759	.517	393106.108

Based on the results of the analysis produced in the table above, the value of the correlation coefficient (R) is 0.871, meaning that the level of attachment between the variable Third Party Funds (x) and Net Profit (y) is at a high level of attachment.

Based on the results of data processing obtained information that coefficient of determination (R<sup>2</sup>) is used to measure the ability of the independent variables to contribute or influence the dependent variable. From the SPSS output table it is known that the coefficient of determination or R square is 0.759 or 75.9%. This shows that the net profitable to be influenced by Third-party funds of 75.9%, while the remaining 13.9% is influenced by other variables not examined. This figure shows that net profit is influenced by third-party funds as much as 75.9% meaning that third-party funds are a large reserve of funds that have the potential to generate net profit on BSI.

### Hypothesis Testing (t-test)

**Tabel 3.** Dependent Variable: Net Income

Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	std. Error	Betas			
1	(Constant)	-318227.824	1544501.104		-.206	.871
	Third-party funds	.013	.008	.871	1,772	.327

Research hypothesis:

H<sub>0</sub>: Third Party Funds (x) has a significant effect on Net Income (y)

H<sub>1</sub>: Third Party Funds (x) have no significant effect on Net Income (y)

Significant measurement characteristics as follows:

If the value of Sig. > 0.05 the value has a significant effect and if the value of Sig. < 0.05 value has no significant effect. Based on the significant test results in the table above, a t-count value of 1,772 is obtained compared to a t-table value of 12,706. then obtained t-count 1.772 < t-table 12.706. while a significant level of 0.327 > 0.05 means that H<sub>0</sub> is accepted and H<sub>1</sub> is rejected, meaning that there is a significant effect between the Third Party Fund variable (x) on the Net Profit variable (y).

#### **4. Discussion**

Profit is one of the best indicators of financial performance and is a very important component for understanding and analyzing the financial health of the company. The net profit is the difference between operating profit, operating expenses and taxes [22]. Third Party Funds are funds collected by banks from the public. It is also stated that third-party funds are the main source that is used as a barometer in measuring the success of a bank if the bank can bear its operating costs from the source of the funds. The higher the third-party funds in the bank, the higher the operating profit [23]. Third-party funds are very important reserve funds for Islamic banks that are used for bank operational turnover so that they are able to manage deposits to finance several products in Islamic banking [24].

The results of this study show that third-party funds affect net profit where current accounts rank as the most collected for third-party funds. This shows that the high collection of third-party funds shows that the level of public trust in Islamic banks is also good. With a lot of third-party funds collected in BSI, it means that the reserve funds to be distributed as a reserve for the bank's operational turnover are well available. The large amount of third-party funds raised has an impact on increasing BSI's net profit.

From the results of data processing, it can be said that Third Party Funds have an effect on Net Income at Bank Syariah Indonesia. Bank Syariah Indonesia as one of the banks that acts as an intermediary for customers who keep their funds at BSI in the form of current accounts, savings and time deposits has an impact on the Net Profit obtained by BSI. Many Third Party Funds are collected in the form of Wadiah, this shows that customers who save their money at BSI aim to deposit their money by obtaining appropriate profit sharing. The results of this study also indicate that the more third party funds collected by the bank, the bank's business activities can increase to obtain net profit. Banks must strive to encourage customers to increase their savings,

Third party funds are funds collected from the public which will be used to fund the real sector through financing. Third party funds are the largest source of funds that banks rely on in an effort to obtain net profit from distribution in the form of financing. The results of this study indicate that third party funds have an effect on net income. This shows that the increase in third party funds has an effect on net income.

Net profit obtained through the distribution of funds in the form of financing is a top priority. If the collection of third party funds and smooth financing, it can be said that the more third party funds collected, the more opportunities for BSI to obtain optimal net profit for the bank.

#### **5. Conclusions**

BSI is a company that acts as a financial intermediary to continue to increase third party deposits. The large number of third party funds collected indicates an increase in the bank's net profit. Efforts made by innovating produce third party fund products that can attract customers to save at BSI. The results of this study are used as a reference in developing and contributing to the development of Islamic banking, especially BSI. Further researchers are expected to be able to examine related variables by adding units of analysis from Islamic banking.

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