

THE INFLUENCE OF THIRD PARTY FUNDS (DPK), COST OF FUNDS (COF), AND LIQUIDITY ON PROFITABILITY IN INDONESIAN ISLAMIC BANKS (BSI) IN 2021 - 2024

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Abstrak: Dana pihak ketiga merupakan sumber dana bagi pihak bank dalam menyalurkannya kembali ke masyarakat dalam bentuk pinjaman ataupun pembiayaan, dana pihak ketiga yang dihimpun oleh bank akan kembali lagi kepada masyarakat dengan selisih nisbah/bagi hasil dan/atau margin sesuai dengan kesepakatan yang telah disepakati, sehingga menimbulkan Cost of Fund bagi bank terhadap dana pihak ketiga tersebut. Selain daripada itu, dana pihak ketiga tersebut bisa diambil sewaktu-waktu oleh nasabah sesuai dengan produk simpanannya sehingga bank wajib menjaga dan menjamin likuiditas keuangan baik dalam jangka panjang, menengah dan jangka pendek. Bank sebagai sebuah industri juga berfokus pada profitabilitas sehingga salah satu tujuannya yakni menghasilkan keuntungan atau laba. Pada proses peneliti ini peneliti melaksanakan fokus kajian balance sheet untuk melihat tingkat nilai dari masing-masing variabel meliputi Dana pihak ketiga, Cost of Fund serta Likuiditas. Mekanisme yang dipakai mengenai penelitian ini memakai sampel dari laporan keuangan Bank Syariah Indonesia dengan laporan keuangan yang disajikan perbulan dari tahun 2021-2024. Uji analisis digunakan untuk dapat melihat seberapa besar pengaruh pada masing-masing variabel dengan memakai pengujian deskriptif, asumsi klasik, serta regresi linear berganda. Pada hasil pengujian yang telah di lakukan menyajikan data bahwa Dana Pihak Ketiga (DPK), Cost Of Fund (COF), memiliki hasil yang signifikan secara positif terhadap Profitabilitas. Sedangkan pada hasil variabel likuiditas yang diprosikan current ratio tidak signifikan secara positif terhadap Profitabilitas pada Bank Syariah Indonesia (BSI) dengan periode tahun 2021-2024.

Kata kunci: Profitabilitas, Dana Pihak Ketiga, Cost Of Fund, Likuiditas

Abstract: Third party funds are a source of funds for the bank in channeling it back to the community in the form of loans or

financing, third party funds collected by the bank will return to the community with a difference in the ratio / profit sharing and / or margin in accordance with the agreed agreement, giving rise to Cost of Fund for the bank against these third party funds. Apart from that, the third party funds can be taken at any time by the customer in accordance with the deposit product so that the bank is obliged to maintain and guarantee financial liquidity both in the long, medium and short term. Bank as an industry also focuses on profitability so that one of its goals is to generate profits or profits. In this research process, researchers carry out a balance sheet study focus to see the level of value of each variable including third party funds, cost of funds and liquidity. The mechanism used regarding this research uses samples from the financial statements of Bank Syariah Indonesia with financial reports presented monthly from 2021-2024. The analysis test is used to be able to see how much influence on each variable by using descriptive testing, classical assumptions, and multiple linear regression. The results of the tests that have been carried out present data that Third Party Funds (DPK), Cost Of Fund (COF), have positive significant results on Profitability. While the results of the liquidity variable proxied by the current ratio are not positively significant to profitability at Bank Syariah Indonesia (BSI) with the period 2021-2024.

Keywords: Profitability, Third Party Funds, Cost Of Fund, Liquidity

Introduction

Banking has an important role for economic stability in a country to carry out activities that collect and channel funds and make these funds support bank operations. In accordance with the role of banks as a means of economic stability in the country, Islamic banks also have important objectives in the role of implementation and national development to be able to increase justice, togetherness, and equitable distribution of welfare in accordance with Islamic law and principles.¹

¹ Alimah, Afifatul, and Agus Sihono. 2024. "Analisis Faktor-Faktor Yang Mempengaruhi Profitabilitas." *Jiip - Jurnal Ilmiah Ilmu Pendidikan* 7 (1): 117–26. <https://doi.org/10.54371/jiip.v7i1.3151>

In its activities the bank must certainly be able to optimistic all sources of income that can be turned back through appropriate financing, while the source of bank funds is public deposits or often referred to as (DPK), therefore it is important to maintain good relations with parties who cooperate with banks and the public.²

The level of success at the bank can be assessed through the performance that has been carried out by the bank in several periods.³ Data collected through financial reports can be a high level of trust by the public and a sense of security for bank stakeholders. Bank Syariah Indonesia is one of the largest Islamic banks in Indonesia which of course has many roles in carrying out the stability of the country's economy,⁴ BSI as an Islamic financial institution in Indonesia has a good level of reputation in the eyes of the public so that many people feel confident to be able to entrust their money to BSI sized financial institutions demand savings capital which are a source of DPK income.⁵

There are several supporting factors in the role that can support and increase the stability of Indonesian Islamic banks, the factors of this

² Ali, Jamaluddin, Ridwan Feroji, and Osman Ali. 2021. "Pengaruh Profitabilitas Terhadap Nilai Perusahaan (Studi Empiris Pada Perusahaan Sektor Industri Barang Konsumsi Di Bursa Efek Indonesia Tahun 2017-2019)." *Jurnal Neraca Peradaban* 1 (2): 128–35. www.sahamok.com.

³ Parenrengi, Sudarmin, and Whisnu Tyahya Hendratni. 2018. "Pengaruh Dana Pihak Ketiga Dan Penyaluran Kredit Terhadap Profitabilitas (ROA) Bank." *Jurnal Manajemen Strategi Dan Aplikasi Bisnis* Vol. 1 (No. 1): 9–18.

⁴ Dali, Fahni Rahmadani, and Zulkifli Boku. 2023. "Pengaruh Dana Pihak Ketiga Dan Likuiditas Terhadap Profitabilitas." *Jambura Accounting Review* 4 (2): 261–72. <https://doi.org/10.37905/jar.v4i2.93>.

⁵ Nurdiana, Diah. 2018. "Pengaruh Ukuran Perusahaan Dan Likuiditas Terhadap Profitabilitas." *Menara Ilmu* 12 (6): 77–88. <https://sunia.iwayan.ni.putu.linda.kusumawati.and.made.suidarma.2021>. "Analisis Cost of Fund Untuk Menentukan Base Lending." jurnal.umsb.ac.id/index.php/menarailmu/article/viewFile/831/742.

support can get a lot of benefits for the bank when the role of the bank can be felt by the community,⁶ the factors of support are Profitability is the level of ability of an institution and business institutions in order to get a margin certain period.⁷

In relationship between Third Party Funds (DPK), Cost of Fund (COF), and Likuditas to Profitability has a very important role for the Bank, the important role of the Third Party Fund variable (DPK) is one of the levels of public trust in the bank which comes from collecting public funds through DPK then channeling them to the public with financing.⁸

While Cost of Fund (COF) is an important role to calculate the level of burden from incoming funds through DPK when it will be used as a reference for financing and loans so that it can be calculated with certainty, the importance of COF is as a protection for security against Liquidity, Loan Prices and Financing to be more reasonable, and in accordance with the BI Rate and Base Landing Rate (BLR).⁹

As well as Liquidity have the authority to controller on level of public as well customer trust in banks so that many of the public can

⁶ Sunia, I Wayan, Ni Putu Linda Kusumawati, and Made Suidarma. 2021. "Analisis Cost of Fund Untuk Menentukan Base Lending.

⁷ Devi, Frinda Fraktika, and Noven Suprayogi. 2019. "Pengaruh Komponen Harga Pembiayaan (Cost of Loanable Fund, Overhead Cost Dan Risk Factor) Terhadap Pricing Pembiayaan Berbasis Bagi Hasil Di Industri Perbankan Syariah.

⁸ Susilawati, Susilawati. 2019. "Sales Growth, Net Profit Margin, Return On Equity, Dan Cost Of Fund Terhadap Struktur Modal (Studi Kasus Pada Perusahaan Otomotif Dan Komponen Yang Ter-Daftar Di Bursa Efek Indonesia Tahun 2015-2018)."

⁹ Tofan, Muhamad, Aang Munawar, Yoyon Supriadi, and Marwan Effendy. 2022. "Analisis Pengaruh Dana Pihak Ketiga Dan Tingkat Suku Bunga Kredit Terhadap Profitabilitas Bank BUMN.

deposit their money with the bank with the aim of increasing the profitability of the bank, when the bank is able to fulfil its obligations in the short term.¹⁰

From this, financial reports have the necessary authority on bank activities be able as channeling news focused on fund developments as well behaviour of bank obligations to bank stakeholders. The analysis used in this case uses financial ratios in accordance with applicable standards.¹¹

The the money is already in hand in the financial institution as a whole will be rotated and channeled back by providing financing and loans to the public,¹² from this the bank will get a margin or profit from the profit of financing provided to the public. So The focus of such discussion is useful as see effect of Third Party Funds (DPK), Cost of Fund (COF), and Liquidity on Profitability at Bank Syariah Indonesia in 2021 - 2024.

Referring to the BSI annual report in 2021 the number of DPK customers reached 17,966,481 with financing of IDR 233 billion while in 2022 it was IDR 261.49 trillion, and in 2023 the dpk growth rate at BSI was IDR 293.25 trillion with the previous year's percentage of 12.35%. In April 2024 BSI managed to collect Rp293.78 trillion in Third Party

¹⁰ Uly Dewi. 2016. "Analisis Pengaruh Tingkat Likuiditas Terhadap Efisiensi Dan Kebutuhan Modal Kerja Pada Pt Industri Telekomunikasi Indonesia (Persero)." *Bisnis & Entrepreneurship* 10 (2): 91–103

¹¹ Nainggolan, Edisah Putra, and Ikhsan Abdullah. 2019. "Pengaruh Dana Pihak Ketiga Dan Likuiditas Terhadap Profitabilitas Bank Milik Pemerintah Tahun 2015 – 2018." *Jurnal Riset Akuntansi Dan Bisnis* 19 (2): 151–58. <https://doi.org/10.30596/jrab.v19i2.4601>.

¹² Sri Rahayu, Anisa, Andri Indrawan, and Ade Sudarma. 2021. "Pengaruh Pertumbuhan Dana Pihak Ketiga (Dpk) Dan Capital Adequacy Ratio Terhadap Return on Asset."

Funds (DPK), an increase of 9.41% from last year in the same period. BSI's DPK growth is above the national Islamic banking industry average of 10.43% (BSI Annual Report Data 2021-2023).

Through the focus of the author's discussion, it aims examine in phenomenon that occurred at Bank Syariah Indonesia in 2024 with the problem of the sudden phenomenon of withdrawing funds by the Muhammadiyah organisation on the grounds that it wants to evenly distribute deposit funds in each Islamic bank.¹³ So that this phenomenon is so quickly spread among the public. This study also aims to be able to see the level of how influential Third Party Funds (Dpk), Cost of Fund (Cof), and Liquidity are on Profitability at Bank Syariah Indonesia in 2021 - 2024.

Literature Review

Trade- Off Theory (Opposite Principle Theory)

This theory was developed by Modigliani & Miller (1958) in Muslih (2019) which explains that companies will consider the threat of bankruptcy and financial difficulties in the future. So in this theory companies not only owe or use large amounts of external funds, but must think about or consider the threat of bankruptcy and financial difficulties. This is because it involves debit in money order.¹⁴

¹³ Oktavira, Rowina. Mudjijah, Slamet. 2021. "Oikos: Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi, Pengaruh Current Ratio, Debt To Equity Ratio, Total Asset Turnover, Dan Firm Size Terhadap Profitabilitas (Pada Perusahaan Sub Sektor Tekstil Dan Garmen Yang Terdaftar Pada BEI Periode 2015-2020)." Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi VII (1): 62–71.

¹⁴ Nugraheni, Almira Ulfa, and Dina Fitrisia Septiarini. 2017. "Pengaruh Equivalent Rate, Profitabilitas, Dan Jumlah Kantor Terhadap Dana Pihak Ketiga

Through explanation above, this theory is very relevant to Third Party Funds (DPK), liquidity and related to the profitability of Indonesian Islamic banks (BSI). Where the maximum use of debt or external funds will increase advantages of business organization, carrying out try elevate the amount of Third Party Funds to get profits (profits) which in order to increase the advantages of business organizations. But before using foreign funds in this case Third Party Funds (DPK) will think about or consider the threat of bankruptcy and financial difficulties, so it is necessary to see how liquid the company's assets are.¹⁵

Profitability

Investors' policies regarding their investments are influenced by the company's profitability. While a low level of profitability can force investors to withdraw their cash, a high level of profitability will be able to attract new investors and allow the company to grow. Allows the company to grow. Related to the company itself, profitability functions as a measure of how well the business is managed.¹⁶ According to earning power is one method or technique in analyzing financial statements. Each analysis technique has different definitions, objectives and benefits, so that the measure that is often used on profitability ratio is Return On Asset (ROA).

BPRS Di Indonesia (Periode Tahun 2013-2015).” *Jurnal Ekonomi Syariah Teori Dan Terapan* 4 (11): 875. <https://doi.org/10.20473/vol4iss201711pp875-888>.

¹⁵ Abdillah, Rifqi Aulia, Sholihin As’ad, and Senot Sangadji. 2017. “Allocation Priority Determination System for Provincial Bridge Maintenance Fund in Special Region of Yogyakarta By Examining Physical Conditions, Operational Cost and Volume of Traffic.”

¹⁶ Rivki, Muhammad, Adam Mukharil Bachtiar, Teknik Informatika, Fakultas Teknik, and Universitas Komputer Indonesia. n.d. “Analisis Laporan Keuangan Untuk Mengukur Kinerja Keuangan Berdasarkan Rasio Profitabilitas Pada PT Kereta Api Indonesia (PERSERO)

Return On Asset (ROA) is the level of ability to measure a company or financial institution by generating profits in the past and then executed in the future. Assets or assets in this profitability are all company assets, obtained from own capital or from foreign capital sources that have been converted by companies or financial institutions by making them as company assets that can be used for the continuity of the company's operations. From will be the point Return On Asset (ROA) is a level of profitability ratio that can show the comparison between perfect profit and the whole money to see extent in company's or financial institution's ability to generate a profit using belonging to a business organization.

$$\text{ROA} = \frac{\text{Net Profit After Tax}}{\text{Total Asset}} \times 100\%$$

Third party funds (DPK)

These money come directly via general, with the largest source of bank fund income that can be used as a mainstay by the bank. Banks can utilise these funds to become a source of income by channeling funds that have been obtained from DPK through the community. Banks can also channel their funds in the capital group. When in greater the income generated in financial institutions, increased opportunity for financial institutions generate and optimise its profits. Third party funds or source money public certainly The origin of high money is the advantage of financial organizations with a portion (reaching 80% - 90% of all funds

managed by the bank). Funds from the public consist of several types, namely current accounts, savings, and deposits.¹⁷

Cost Of Fund

Cost Of Fund is the proportion of interest issued by financial institutions or banks that aim to obtain deposits in the form of savings. COF is also interpreted as the level of interest or fees that must be paid by financial institutions or banks for funds used in their business activities. The role of COF can show a significant level for the bank because of the relatively low price and will be able to generate a much higher return on funds because the portion of the funds is used for borrowing in the short and long term. In its mechanism, COF lends in the form of credit with the calculation determined by the interest rate charged to depositors.¹⁸

Liquidity

Liquidity which is a banking effort in fulfilling all needs and obligations that must be paid or paid off as soon as possible in a short period of time. An institution or company can be said to be liquid when the company has a type of payment instrument in the form of a current asset that is relatively larger than its obligations. In this case the bank is able to have more assets against fulfilled obligations or can cover all types of liabilities owned by the bank. Liquidity can be a measure of how much the ability of an institution or company to be able to fulfil all forms of

¹⁷ Tofan, Muhamad, Aang Munawar, Yoyon Supriadi, and Marwan Effendy. 2022. "Analisis Pengaruh Dana Pihak Ketiga Dan Tingkat Suku Bunga Kredit Terhadap Profitabilitas Bank BUMN.

¹⁸ Putr, Ananda, Nur Khamidah, and Niken Wahyu Cahyaningtyas. 2024. "Pengaruh Cost Of Fund , Non Performing Loan , Net Nterest Margin , Dan Asset Quality Terhadap Profitabilitas" 4 (1): 88–99.

current obligations. (Uly Dewi 2016) argues that liquidity It is called an indicator of the superiority of a business organization which functions to pay off all the funds in a short period of time and arrive with the appropriate assets.¹⁹

Current ratio is ratio that could used in see the procurement level through business organizations with the the need to pay off debts that must be paid in the short term at the specified time. Current ratio (CR) is a way to test a level of protection obtained by lenders on credit in a short time span by being submitted to companies or financial institutions to be able to finance or fund all company operational activities.

$$\text{Current Ratio} = \frac{\text{Current Assets}}{\text{Current Payables}}$$

Research conducted by (Cristina and Artini 2018) with the research title Impact of Third Party Funds, Credit Risk, and Liquidity on Rural Bank Profitability from Third Party Funds. There is a phenomenon of decreasing Return on Asset (ROA) with the period 2013-2016 with the location of the lowest ROA decline in 2016, so that in this phenomenon BPR Gianyar has difficulty maintaining the stability of Return on Asset growth every year.

In a study entitled The Effect of capital money, Non-Performing Credit, Net Interest profit, and Asset Quality on Profitability researched by Khamidah and Cahyaningtyas (2024) discusses the phenomenon of the rise and fall of Return on Asset ROA in each year with research data from

¹⁹ Uly Dewi. 2016. "Analisis Pengaruh Tingkat Likuiditas Terhadap Efisiensi Dan Kebutuhan Modal Kerja Pada Pt Industri Telekomunikasi Indonesia (Persero)." *Bisnis & Entrepreneurship* 10 (2): 91–103.

2015-2019 in the conventional banking sector.²⁰ The most drastic decrease in ROA occurred in 2019 with a decrease of 6.56% from the previous year in 2018, this decrease in ROA was caused by several factors.

Dali and Fani (2023) in a study entitled *The Effect of Third Party Funds and Liquidity on Profitability*. With a phenomenon that refers to previous research which conveys that the results in previous studies state that the level of liquidity has no effect on profitability, this is related because Large liquidity does not necessarily mean the advantages of having a space of opportunity cause idle money.²¹

Method

the focus of the discussion has quantitative way of description, using financial statement file on the reporting section of Third Party Funds (DPK), Cost Of Funds (COF), Liquidity and Profitability obtained from money statements in Indonesian Islamic financial group 2021 - 2024.

Use of specimens in the focus of such discussion is to use nonprobability sampling method and saturated sampling technique. In this study, there is 1 sample from a banking financial institution (BSI) by conducting monthly observations of the financial statements presented in 2021 - 2024, so that this study gets a total sample of 43 according to the

²⁰ Putr, Ananda, Nur Khamidah, and Niken Wahyu Cahyaningtyas. 2024. "Pengaruh Cost Of Fund , Non Performing Loan , Net Nterest Margin , Dan Asset Quality Terhadap Profitabilitas" 4 (1): 88–99.

²¹ Dali, Fahni Rahmadani, and Zulkifli Boki. 2023. "Pengaruh Dana Pihak Ketiga Dan Likuiditas Terhadap Profitabilitas." *Jambura Accounting Review* 4 (2): 261–72. <https://doi.org/10.37905/jar.v4i2.93>.

financial statements of each month examined. The focus of the author's discussion is quantitative data with the acquisition in data taken in form financial reports on Bank Syariah Indonesia in the latest 2021 - 2024. This study uses data analysis by conducting Descriptive tests, classical assumptions, so using panel data regression using hypothesis testing to be able to explain findings this excavation data.

Results and Discussion

Descriptive Test

On descriptive statistical test, it produces from the data used, so that it can make information clearer and easier to understand.

Table 1 Uji Deskriptif				
	ROA	DPK	COF	CR
Mean	0.786067	2.48E+08	1.118265	0.501254
Median	0.774402	2.47E+08	0.910454	0.494984
Maximum	1.622608	5.26E+08	7.404716	0.540221
Minimum	0.063056	43967519	0.143026	0.469605
Std. Dev.	0.437216	67028430	1.132305	0.019531
Skewness	0.114887	0.460791	4.058379	0.331332
Kurtosis	1.941754	11.13121	23.28744	1.945214
Observations	43	43	43	43

Source: Data Processing Results, 2024

Testing findings data processing descriptive tests, so you can illustrate the Mean Maximum and Minimmum values with Standard Deviation values have been mapped.

Normality Test

On normal statistical testing is carried out ascertain where is the number distribution on is variables is successful safely or abnormally. If prob number > 0.05 then can be said where the distribution of numbers is good and declared in data passes.

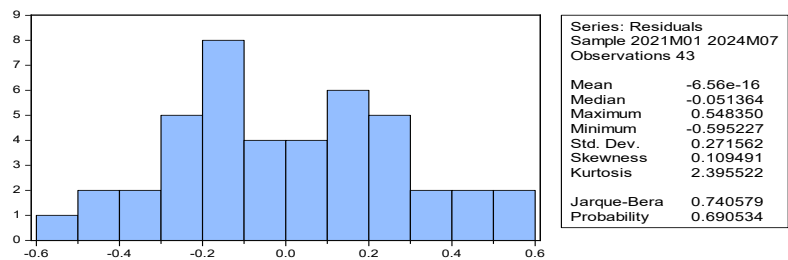


Figure 1
Normality Statistics

Based on numerical test findings of Normality statistics above, it can show this probability result is $0.690 > 0.05$ so so that the findings are meaningful research numbering can be normaly distribution.

Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether the variance and residuals of one observation are different from other observations in a regression model. The Glejser test was used by the researchers in this study, namely; if the prob value > 0.05 then there is no heteroscedasticity and vice versa.

Tabel 2
Uji Heteroskedastisitas

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK	-5.50E-10	3.87E-10	-1.422514	0.1628
COF	0.015380	0.023743	0.647765	0.5209
CR	1.033841	1.299757	0.795411	0.4312
C	-0.173451	0.611801	-0.283509	0.7783

R-squared	0.114867	Mean dependent var	0.225533
Adjusted R-squared	0.046779	S.D. dependent var	0.147205
S.E. of regression	0.143721	Akaike info criterion	-0.953478
Sum squared resid	0.805573	Schwarz criterion	-0.789646
Log likelihood	24.49978	Hannan-Quinn criter.	-0.893062
F-statistic	1.687050	Durbin-Watson stat	1.076277
Prob(F-statistic)	0.185588		

Source: Data Processing Results, 2024

through hetero analysis findings above, means where test results the DPK (X1) prob value is $0.1628 > 0.05$, the COF variable (X2) prob value is $0.5209 > 0.05$, the CR variable (X3) prob value is $0.4312 > 0.05$, and the ROA variable (Y) prob result in 0.7783. Interpret all variable do not experience symptoms of hetero.

Multicollinearity Test

Finding out whether there are independent variables in a model that are comparable to each other is the goal of the multicollinearity test. If in Correlation value < 0.85 then it does not occur multicollinearity.

Tabel 3
Multicollinearity Test

	ROA	DPK	COF	CR
ROA	1.000	0.153	0.593	0.471
DPK	0.153	1.000	-0.382	0.205
COF	0.593	-0.382	1.000	-0.329
CR	0.471	0.205	0.329	1.000

Source: Data Processing Results, 2024

Understandable above, this multicollinearity analysis findings where correlation between X1 also X2 is $-0.382 < 0.85$, X1 also X3 is $0.205 < 0.85$. X2 also X3 $-0.329 < 0.85$. Meaning that multiple symptoms do not occur.

Panel Data Regression Test

Panel data linear regression is carried out as an analysis of the relationship between independent variables and the dependent variable itself.

Table 4
Panel Data Regression Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
DPK	2.47E-09	8.27E-10	2.987008	0.0049
COF	0.263262	0.050760	5.186459	0.0000
CR	3.776221	2.778678	1.358999	0.1820
C	-2.013625	1.307936	-1.539544	0.1317
R-squared	0.541420	Mean dependent var		0.786067
Adjusted R-squared	0.506145	S.D. dependent var		0.437216
S.E. of regression	0.307253	Akaike info criterion		0.566117
Sum squared resid	3.681771	Schwarz criterion		0.729950
Log likelihood	-8.171524	Hannan-Quinn criter.		0.626534
F-statistic	15.34838	Durbin-Watson stat		1.591642
Prob(F-statistic)	0.000001			

Source: Data Processing Results, 2024

Through the findings of previous figures which means where linear form regressy to estimate Profitability (ROA) which is influenced by Third Party Funds (DPK), Cost Of Fund (COF) and Liquidity proxied by Current Ratio (CR), that's possible entered in linear regression form so:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$
$$Y = -2,013 + 2,47E + 0,263 + 3,776 + e$$

Hypothesis Test

Partial Test (T Test)

T testing aims the show how far in influence one variable x through the objective variable y then together holding other variables constant. With a t table value of 1.68, this results are significant < 0.05 , The conclusion is that variable X is an influence variable of interest Y.

Table 5		
Partial Test (T Test)		
Variable	t-Statistic	Prob.
DPK	2.987008	0.0049
COF	5.186459	0.0000
CR	1.358999	0.1820
C	-1.539544	0.1317

Source: Data Processing Results, 2024

The relationship between alterable X and alterable Y together is shown in this way:

- a. Joint analysis findings DPK alterable (X1) find at number this $2.987 > t$ table, is 1.68 also sig number in $0.004 < 0.05$, the conclusion the DPK variable affects the ROA of Bank Syariah Indonesia.
- b. Joint analysis findings COF alterable (X2) find at number this $5.186 > t$ table, is 1.68 also sig number in $0.000 < 0.05$, the conclusion the COF variable affects the ROA of Bank Syariah Indonesia.
- c. Joint analysis findings CR alterable (X3) find at number this $1.358 > t$ table, is 1.68 also sig number in $0.182 >$

0.05, the conclusion the CR variable has no effect on Bank Syariah Indonesia's ROA.

Simultaneous Test (F)

The F means a statistical tool used to test the simultaneous influence of independent factors on a dependent variable. A statistical tool used to test the simultaneous influence of independent factors on the dependent variable. If the significance level is less than 0.05, then this indicates that the independent variable influences the dependent variable at the same time.

Table 6 Simultaneous Test (F)	
R-squared	0.541420
Adjusted R-squared	0.506145
S.E. of regression	0.307253
Sum squared resid	3.681771
Log likelihood	-8.171524
F-statistic	15.34838
Prob(F-statistic)	0.000001

Source: Data Processing Results, 2024

Through data previously, this calculated F value in $15.348 > F$ table, namely 2.59 also signific result. $0.000 < 0.05$ also H_0 not accepted either H_a chosen, the conclusion that simultaneously DPK, COF, and CR variables affect the profitability of Bank Syariah Indonesia.

Test Coefficient of Determination (R2)

Collegial restrictions as meaning all X variables, namely Third Party Funds, Cost of Funds, and Liquidity when explaining the variable

Y, namely this Profitability Bank Syariah Indonesia together knowing magnitude of the Adjusted R Square result.

Table 7. R² Test

R-squared	0.541420
Adjusted R-squared	0.506145
S.E. of regression	0.307253
Sum squared resid	3.681771
Log likelihood	-8.171524
F-statistic	15.34838
Prob(F-statistic)	0.000001

Source: Data Processing Results, 2024

This coefficient in determination data test shows the Adjusted R-square result this $0.506 > 0.05$, next H_0 chosen, meaning that this DPK, COF, and Liquidity variables simultaneously affect the profitability of Bank Syariah Indonesia by 50.6%, while 49.4% is influenced on extra remote alterable.

Discussion

The Effect of Third Party Funds on Profitability (ROA)

Based on findings of data testing, it shows this partially Third Party Fund (DPK) variable is considered positive because it has a t value> t table such as $2.987 > 1.68$ with a sig value <0.05 . So it is stated that Third Party Funds (DPK) own an have deep margin linkages Bank Syariah Indonesia (BSI) in 2021 - 2024.

Third Party Funds according to Muljono (2006) are funds deposited by the public which are collected by banks through agreements or agreements. According to Muniarty M (2020: 29) siis-3 money as money earned in contributions from this wider group who place their

funds with a level of trust in banks in savings products (Saving Deposit), current accounts (demand deposits) and deposits (time deposits) both from individual customers and business entity customers.²²

Islamic banks, in obtaining third party funds, are inseparable from providing margins and / or profit sharing / profit sharing to deposit customers. High and low margins and / or rates are affected by Bank Indonesia's interest rate setting policy and internal policies of Islamic Banks so that Islamic Banks achieve profitability in accordance with achievements of business institutions targets.

Profitability this one goals through business institutions, including Islamic banks, return on assets (ROA) where is an indicator this margin. Return on assets (ROA) according to Purwanti (2018) is the main ratio or ratio to measure the ability and efficiency of assets in generating profit / profitability.²³

Research conducted by Firmansyah and Noor (2022) with research results showing where alterable Third Party Funds (DPK) have good linkages the level of profitability.²⁴ As well as research conducted by Syachfuddin and Rosyidi (2017) Third Party Funds (DPK) has sign

²² Muniarty M, 2020. n.d. Teori Dana Pihak Ketiga Manajemen Perbankan. Mursidin. 2020. "Analisis Cost of Fund Terhadap Simpanan Deposito Pada Pt. Bank Rakyat Indonesia(Persero) Tbk. Cabang Makassar," 1–72.

²³ Purwanti, Sari. 2018. Kamus Perbankan. https://books.google.com.jm/books?id=U4ytEAAAQBAJ&printsec=frontcover&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false.

²⁴ Firmansyah, Kuku, and Iswan Noor. 2022. "Analisis Pengaruh Dana Pihak Ketiga (Dpk), Non Performing Financing (Npf) Dan Capital Adequacy Ratio (Car) Terhadap Penyaluran Dana Bank Umum Syariah." *Islamic Economics and Finance in Focus* 1 (3): 244–51.

influence on Profitability (ROA) by analysing the Islamic Banking Industry in Indonesia.²⁵

Effect of Cost of Fund on Profitability (ROA)

Provide findings data evaluation show this partially the Cost Of Fund (COF) variable is considered positive because it has a t value > t table such as $5.186 > 1.68$ with a sig value < 0.05 . So it is stated that Cost Of Fund (COF) has an effect on Profitability at Bank Syariah Indonesia (BSI) in 2021 - 2024.

All interest paid by banks to obtain deposits in the form of savings accounts, checking deposits, and time deposits is known as the cost of funds, or expense costs. The overall cost of funds is determined by the interest rate used to receive the funds. The Mandatory Reserve Fee (GWM) set by the government must be deducted from the total cost of funds. Alkalah (2016: 25).²⁶ Cost of Funds according to Cashmere (2007) is all interest costs paid by banks to receive and store funds.²⁷

Cost Of Fund (COF) is obtained by Islamic banks from wadiah bonuses in addition to third party rights to profit sharing which results in interest costs. Cost Of Fund (COF) is also obtained by dividing between interest costs and third party funds. So COF will be able to increase the profitability of Bank Syariah Indonesia (BSI) if the level of wadiah bonus / interest costs gets an increasing income, this is followed by an increase

²⁵ Syachfuddin, Laras Andasari, and Suherman Rosyidi. 2017. "Pengaruh Faktor Makro Ekonomi, Dana Pihak Ketiga Dan Pangsa Pembiayaan Terhadap Profitabilitas Industri Perbankan Syariah Di Indonesia Tahun 2011-2015." Jurnal Ekonomi Syariah Teori Dan Terapan 4 (12): 977. <https://doi.org/10.20473/vol4iss201712pp977-993>.

²⁶ Alkalah, Cynthia. 2016. "Teori Cost Of Fund (COF)" 19 (5): 1-23

²⁷ Kasmir. 2018. "Teori Current Ratio." Bab Ii Kajian Pustaka 2.1 12 (2004): 6-25.

in the profitability value in the BSI financial statements in the 2021-2024 period.

One of the goals that can increase assets in Islamic banks is the level of profitability, Return On Asset (ROA) is an indicator approach to profitability. Return on assets (ROA) according to Fauziyah (2017) is one indication that the company / bank is getting better asset productivity in generating net profits.²⁸

Research conducted by Mursidin (2020) with research results showing that the Cost Of Fund variable has a positive effect on Profitability.²⁹ Reinforced by research conducted by Erisandi (2017) which examines the effect of (COF) and interest rates on profitability (ROA) that Cost of Fund has a value that partially affects profitability (ROA).³⁰

Effect of Liquidity on Profitability (ROA)

Based on the results of data analysis, it shows that partially the Liquidity variable proxied by the Current Ratio (CR) is considered negative because it has a t value > t table such as $1.358 < 1.68$ with a sig value < 0.05. So it is stated that Liquidity proxied by Current Ratio (CR) has no effect on Profitability at Bank Syariah Indonesia (BSI) in 2021 - 2024.

²⁸ Fauziyah, Fenty. 2017. Kesehatan Bank, Kebijakan Deviden Dan Nilai Perusahaan.https://www.google.co.id/books/edition/Kesehatan_Bank_Kebijakan_Dividen_dan_Nil/7X2mDwAAQBAJ?hl=id&gbpv=1.

²⁹ Mursidin. 2020. "Analisis Cost of Fund Terhadap Simpanan Deposito Pada Pt. Bank Rakyat Indonesia(Persero) Tbk. Cabang Makassar," 1–72.

³⁰ Erisandi. 2017. "Pengaruh Cost Of Loanable Fund (Colf) Dan Tingkat Suku Bunga Sertifikat Bank Indonesia (Sbi) Terhadap Jumlah Kredit Yang Diberikan (Studi Kasus Pada PT . Bank Mandiri , Tbk Periode Januari 2000 – Desember 2012)." Jurnal Perpective Bussiness 1 (1): 1–12.

Liquidity is a financial ratio that includes all obligations that can be paid off with the company's ability in a short time and as soon as possible, in this case liquidity is also often used to measure the company's ability to meet its short-term needs. In accordance with the theory conveyed by Syamsuddin (2020) that liquidity is an indicator of the company's ability to pay short-term financial obligations at maturity using its current assets.³¹

The indicator of the liquidity approach is the Current Ratio which can show the level of liquidity determinants of a company / bank in the ability to be able to pay liabilities in the short term, the current ratio is obtained by dividing current assets against current debt, if the level of current asset assets is more than meeting current debt, the bank is said to be liquid and has an impact on the profitability of the bank, and vice versa.

One of the income levels of a company / Islamic Bank is return on assets (ROA), one of which is an indicator of profitability. According to Kariyoto (2017) Return on assets (ROA) is often referred to as economic profitabilty which is a measure of the ability of companies / banks to generate profits with all assets owned.³²

Research that has been conducted by Olpah (2022) there are differences, because the results show that liquidity has a significant effect but the results of this study show that liquidity does not have a positive

³¹ Muliana, Muliana, and Nur asia Syamsuddin. 2020. "Analisis Pengaruh Current Ratio, Debt Ratio, Debt To Equity Ratio Terhadap Return on Investment Pada Perusahaan Pertambangan Di Bursa Efek Indonesia." <https://doi.org/10.47354/aaos.v1i2.155>

³² Kariyoto. 2017. Analisa Laporan Keuangan. https://www.google.co.id/books/edition/Analisa_Laporan_Kuangan/DjBODwAAQBAJ?hl=id&gbpv=1&dq=teori+Return+on+asset&printsec=fro ncover.

significance on Profitabilitas.³³ Supported by thorough research by (Dali and Bokiü 2023) shows that the liquidity variable has no effect on profitability.³⁴

Conclusion

Based on the data analysis and discussion above, it can be concluded that There is an influence of Third Party Funds on Profitability at Bank Syariah Indonesia (BSI) in 2021-2024. It can be concluded that if the Third Party Funds faced increase, the greater the ability to channel these funds back in the form of credit to the public so that Bank Syariah Indonesia's (BSI) ability to earn profits will also increase. There is an effect of Cost of Fund on Profitability at Bank Syariah Indonesia (BSI) in 2021-2024, which is indicated by a lower price, which will result in a higher rate of return on Profitability. However, there is no effect of Liquidity proxied by the Current Ratio on Profitability in the sense that the smaller the current ratio value, the lower the profitability will be. This study answers the formulation of the problem regarding the phenomenon of Muhammadiyah withdrawing their funds from Bank Syariah Indonesia (BSI) suddenly, there is no effect on the level of liquidity in Bank Syraiah Indonesia (BSI).

³³ Olpah, Hermiliani, Rohmatul Khusna, Budiono, and Indrian Supheni. 2022. "Pengaruh Likuiditas, Risiko Kredit Dan Pemulihan Ekonomi Nasional Dimasa Pandemi COVID-19 Terhadap Profitabilitas Bank Perkreditas Rakyat Se-Bakorwil 1 Periode 2020-2021." *The Academy Of Management and Business* 1 (2): 46–58.

³⁴ Dali, Fahni Rahmadani, and Zulkifli Bokiü. 2023. "Pengaruh Dana Pihak Ketiga Dan Likuiditas Terhadap Profitabilitas." *Jambura Accounting Review* 4 (2): 261–72. <https://doi.org/10.37905/jar.v4i2.93>.

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