
THE EFFECT OF THE THIRD'S PARTY FUNDS (TPF), PROFIT SHARING FINANCING AND EQUITY ON EARNING AFTER TAX AT BANK BCA SYARIAH IN 2018-2022

Lutvi Alamsyah¹, Khoirun Nisa'²

Program Studi Perbankan Syariah Fakultas Syariah Universitas KH. Abdul Chalim

Email: lutvitjia5@gmail.com¹, khn.sa1455@gmail.com²

Received: 02 - 03 - 2025

Revised: 17 - 03 - 2025

Accepted: 06 - 05 - 2025

Abstrak : Penelitian ini bertujuan untuk menganalisis Pengaruh Dana Pihak Ketiga (DPK), Pembiayaan Bagi Hasil Dan Ekuitas Terhadap *Earning After Tax* Pada Bank BCA Syariah Tahun 2018-2022. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif. Penelitian ini menggunakan data sekunder berupa laporan keuangan triwulan bank BCA syariah tahun 2018-2022 yang dipublikasikan melalui website resmi bank BCA syariah. Penelitian ini menggunakan SPSS sebagai alat analisis. Hasil penelitian menunjukkan bahwa dana pihak ketiga (DPK) berpengaruh signifikan terhadap *earning after tax*. Pembiayaan bagi hasil perbengaruh terhadap *earning after tax*. Ekuitas perbengaruh terhadap *earning after tax*. Dan dana pihak ketiga (DPK), pembiayaan bagi hasil dan ekuitas berpengaruh positif signifikan terhadap *earning after tax* bank BCA syariah.

Kata Kunci : *Dana Pihak Ketiga, Pembiayaan Bagi Hasil, Ekuitas, Earning After Tax*

Abstract : *This research aims to analyze the Influence of Third Party Funds (DPK), Profit Sharing Financing And Equity on Earning After Tax at BCA Syariah Bank in 2018-2022. This research uses a quantitative approach with descriptive methods. This research uses secondary data in the form of BCA syariah bank quarterly financial report for 2018-2022 which is published on the official BCA syariah bank website. This research uses SPSS an analysis tool. The research results show that third party funds (DPK) have a significant effect on earnings after tax. Profit sharing financing influences earnings after tax. Equity influences earnings after tax. And third party funds (DPK), profit sharing financing and equity have a significant positive effect on BCA syariah bank earnings after tax.*

Keywords : *Third Party Funds (DPK), Profit Sharing Financing, Equity, Earning After Tax*

INTRODUCTION

Islamic banking in Indonesia is currently experiencing very rapid development. This is due to government support and the large number of Muslims in Indonesia which reaches 245 millions. (Tirta 2025) There are several types of Islamic Banking, one of which is Bank Central Asia (BCA) Syariah. Bank BCA Syariah has achieved quite high assets in June 2023, growing 21.9% to reach 13.4 trillion, while the previous year with the same period was recorded at IDR 12.7 trillion. (Ajustina et al. 2024) Financing increased by IDR 7.9 trillion around 11.4% and Third Party Funds (DPK) reached IDR 10.0 trillion around 26.0%, this greatly encouraged the growth of BCA Syariah assets. The company managed to record IDR 94.8 billion in profit before tax and IDR 73.9 billion in Earning After Tax. (BCA Syariah 2023) Earning After Tax can be said to be one of the important indicators to measure the success of a company's performance, and the growth of Earning After Tax can show that management is able to manage the company's resources effectively and efficiently. (Alipudin 2016)

Earning After Tax BCA Syariah banking often experiences a decline in the first quarter (March) compared to the fourth quarter (December) of the previous year. (Oktaviani and Riyadi 2021) In 2022, in the first quarter, DPK amounted to IDR 7.774 million and profit-sharing financing amounted to IDR 4.563 million increased compared to the fourth quarter of 2021 with a DPK amount of IDR 7.647 million and profit-sharing financing amounted to IDR 4.563 million. However, in 2022, the first quarter of earning after tax amounted to IDR 19.206 million, which decreased compared to the fourth quarter of 2021 with an earning after tax amount of 87.421 million. However, if accumulated every year, earning after tax at Bank BCA Syariah continues to increase. (Oktaviani and Riyadi 2021)

The fluctuation of earning after tax is also influenced by several factors, namely Third Party Funds (TPF), profit sharing financing and equity. (Nur 2022) Third Party Funds (TPF) are one of the most important sources of funding for a bank's operations, and the success of a bank is determined by the ability to finance operations from these sources. The increase in TPF is evidence of the increasing interest and trust of the public in Bank BCA Syariah and is an opportunity to offer financing. One of the capital that can be used for financing is equity, so the greater the equity, the bank can distribute financing within a larger maximum limit. (Fauzan

2017) This study aims to determine the influence of third party funds (TPF), profit sharing financing and equity against earnings after tax at BCA Syariah Bank in 2018-2022.

RESEARCH METHOD

This study uses a quantitative approach with a descriptive method. Descriptive quantitative is used to provide a description of the data, as evidenced by the calculation of the average (mean), standard deviation (variance), minimum value, and maximum value. This study uses two variables, the first is the independent variable, namely third party funds, profit sharing financing and equity. The second variable is the dependent variable, this study uses earnings after tax. Sampling technique uses purposive sampling as the method.

RESULTS AND DISCUSSION

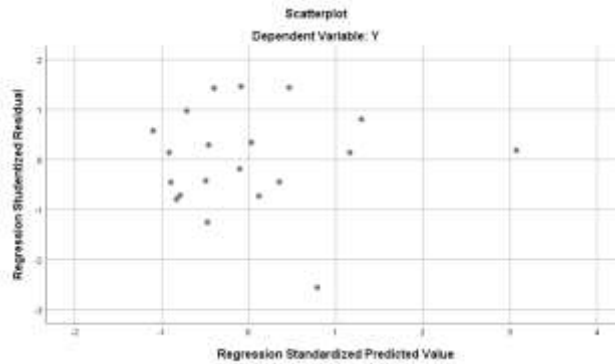
Research Result

Normality Test

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
	s	df	Sig.	s	df	Sig.
X1	.158	20	.200*	.931	20	.159
X2	.157	20	.200*	.950	20	.371
X3	.162	20	.177	.895	20	.034
Y	.135	20	.200*	.896	20	.035
*. This is a lower bound of the true significance.						
a. Lilliefors Significance Correction						

It can be concluded that the data is normally distributed because the absolute value is > 0.05.

Heteroscedasticity Test



Based on the output results above, it shows that there is no particular pattern. This means that there is no heteroscedasticity and the model meets the assumption of heteroscedasticity.

Multicollinearity Test

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	DPK	.482	2,074
	PROFIT SHARING PARTNERSHIP	.479	2,088
	EQUITY	.663	1,507
	a. Dependent Variable: EAT		

It can be concluded that the regression does not experience multicollinearity because tolerance > 0.1 and VIF < 10.

Autocorrelation Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.828a	.760	.734	851233.948	1,874
a. Predictors: (Constant), EQUITY, DPK, P. PROFIT SHARING					
Dependent Variable: EAT					

Based on the output results above, it can be seen in the Durbin-Watson table showing a value of 1.874. The results are said to have no autocorrelation because the DW value is 1.874 between -2 and +2.

Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1146725.259	739428.891		-1,551	.140
	DPK	.203	.095	.128	2.145	.048
	PROFIT SHARING GOVERNMENT	.296	.074	.399	4.013	.001
	EQUITY	.829	.135	.612	6.155	.000
a. Dependent Variable: EAT						

Based on the output results above, it can be seen through the unstandardized coefficients table B which produces $Y = -1146725.259 + 0.203 + 0.296 + 0.829 + e$

Hypothesis Testing

Partial Test (t)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1146725.259	739428.891		-1,551	.140
	DPK	.203	.095	.128	2.145	.048
	PROFIT SHARING PARTNERSHIP	.296	.074	.399	4.013	.001
	EQUITY	.829	.135	.612	6.155	.000

a. Dependent Variable: EAT

Based on the output results above, the following results were obtained:

1. Third party funds have an effect on after-tax earnings at BCA Syariah Bank (H1 is accepted, H0 is rejected). This is proven by the significance value of 0.048 less than 0.05 and the Tcount value of 2.145 is more than Ttable which produces a value of 2.119.
2. Profit sharing financing has an effect on earning after tax at BCA Syariah Bank (H2 is accepted, H0 is rejected). This is proven by the significance value of 0.001 less than 0.05 and the Tcount value of 4.013 is more than Ttable which produces a value of 2.119.
3. Equity has an effect on earning after tax at BCA Syariah Bank (H3 is accepted, H0 is rejected). This is proven by the significance value of 0.000 less than 0.05 and the Tcount value of 6.155 is more than Ttable which produces a value of 2.119.

Simultaneous Test (f)

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8915991337 1126.840	3	2971997112 3708.950	32,845	.000b
	Residual	1447753639 1829.945	16	9048460244 89.372		
	Total	1036374497 62956.780	19			

a. Dependent Variable: EAT
b. Predictors: (Constant), EQUITY, DPK, P. PROFIT SHARING

Based on the output results above, it is known that the significance value of 0.000 is smaller than 0.05 and the Fcount value of 32.845 is greater than Ftable 3.20. It can be concluded that third party funds, profit sharing financing and equity simultaneously have a significant effect on earning after tax (H4 is accepted and H0 is rejected).

Coefficient of Determination

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.828a	.760	.734	851233.948	1,874
a. Predictors: (Constant), EQUITY, DPK, P. PROFIT SHARING					
b. Dependent Variable: EAT					

Based on the output results above, it can be seen in the adjusted R square table because this study uses multiple linear regression. The value shows the number 0.734 variable X affects variable Y. If presented, it becomes 73.4% variable X affects variable Y.

CONCLUSION

Based on the results of testing, analysis and discussion of the results regarding the influence of third's party funds, profit sharing financing and equity on after-tax earnings at BCA Syariah Bank in 2018-2022, the following conclusions can be drawn:

1. Based on the t-test, third party funds have a significant positive effect on earning after tax at BCA Syariah Bank with a T-value of 2.145 and a significant value of 0.048. So that hypothesis 1 (H1) in this study is accepted.
2. Based on the t-test, profit sharing financing has a significant positive effect on earning after tax at BCA Syariah Bank with a T-value of 4.013 and a significant value of 0.001. So that hypothesis 2 (H2) in this study is accepted.

3. Based on the t-test, equity has a significant positive effect on earning after tax at BCA Syariah Bank with a T-value of 6.155 and a significant value of 0.000. So that hypothesis 3 (H3) in this study is accepted.
4. Based on the F-test of third party funds (TPF), profit sharing financing and equity have a significant positive effect on earning after tax at BCA Syariah Bank with an F-value of 32.845 and a significance value of 0.000. So Hypothesis 4 (H4) in this study is accepted.

REFERENCES

- Ajustina, Fransiska, Nura Yulianti, Nethania Christy, and Renny Oktafia. 2024. "Analisis Laba Kotor Terhadap Peningkatan Kinerja Keuangan Perbankan Pada Pt Bank BCA Tbk." *UQUDUNA: Jurnal Hukum dan Ekonomi Syariah* 2(1): 36–46.
- Alipudin, Asep. 2016. "Pengaruh Eps, Roe, Roa Dan Der Terhadap Harga Saham Pada Perusahaan Sub Sektor Semen Yang Terdaftar Di Bei." *JIAFE (Jurnal Ilmiah Akuntansi Fakultas Ekonomi)* 2(1): 1–22. doi:10.34204/jiafe.v2i1.521.
- BCAsyariah. 2023. "Laba Bersih BCA Syariah Tumbuh 62,9% Di Tengah Tahun 2023." *PT BCA Syariah*: 1–3. <https://www.bcasyariah.co.id/laba-bersih-bca-syariah-tumbuh-629-di-tengah-tahun-2023> (October 7, 2024AD).
- Fauzan, M. 2017. "Pengaruh Dana Pihak Ketiga Dan Modal Sendiri Terhadap Pembiayaan Murabahah." *Jurnal Investasi Islam* 2(1): 1–20. <https://journal.iainlangsa.ac.id/index.php/jii/article/view/269>.
- Nur, Muhammad Akrom. 2022. "Pengaruh Dana Pihak Ketiga (DPK) Dan Non Performing Financing (NPF) Terhadap Laba Pada PT. Bank Syariah Mandiri." Universitas Islam Negeri Sumatera Utara.
- Oktaviani, Nurul Rizka, and Selamat Riyadi. 2021. "Pengaruh Non Performing Financing, Financing to Deposit Ratio, Dan Capital Adequacy Ratio Terhadap Tingkat Bagi Hasil Deposito Mudharabah." *Jurnal Ilmu Manajemen* 10(2): 123. doi:10.32502/jimn.v10i2.3260.
- Tirta, Emanuella Bungasmara Ega. 2025. "Daftar Negara Berpenduduk Muslim Terbesar Di Dunia, RI Nomor Berapa?" *CNBC Indonesia*: 1–3. <https://www.cnbcindonesia.com/research/20250312121233-128-617886/daftar-negara-berpenduduk-muslim-terbesar-di-dunia-ri-nomor-berapa> (September 28, 2024).