THE EFFECT OF THIRD-PARTY FUNDS AND FINANCIAL RATIOS ON NET PROFIT WITH FINANCING AS AN INTERVENING VARIABLE

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Abstract

PT. Bank Mega Syariah Tbk is one of the Islamic financial institutions in Indonesia that plays an important role in supporting economic growth through fund mobilization and financing distribution. The bank's financial performance is inseparable from its ability to manage Third Party Funds (TPF) and financial ratio indicators such as ROA, ROE, and NPF. Net profit, as the main measure of bank profitability, can be influenced by various factors, both directly and indirectly through intervening variables such as financing. Therefore, this study examines the effect of Third-Party Funds and Financial Ratios on Net Profit with Financing as an intervening variable at PT. Bank Mega Syariah Tbk during the period 2016–2024. The sample was determined using purposive sampling, resulting in 216 data points, with analysis conducted using descriptive statistics and Structural Equation Modeling (SEM). The results show that Third Party Funds (X_1) have a positive and significant effect on Financing (Z), Third Party Funds (X_1) have a positive and significant effect on Net Profit (Y), Financial Ratios (X_2) have a positive and significant effect on Financing (Z), Financial Ratios (X_2) have a positive and significant effect on Net Profit (Y), Third Party Funds (X_1) have a positive and significant effect on Net Profit (Y) through Financing (Z), and Financial Ratios (X_2) have a positive and significant effect on Net Profit (Y) through Financing (Z) at PT. Bank Mega Syariah. This study indicates that the bank's success in mobilizing TPF and maintaining healthy financial ratios not only directly affects profitability but also improves financing performance, which ultimately strengthens net profit. In other words, proper fund management and risk management strategies are key to sustaining customer trust, strengthening liquidity, and enhancing the bank's competitiveness in the Islamic banking industry.

Keywords: Third Party Funds, Financial Ratios, Net Profit, Financing

INTRODUCTION

Banks, as financial intermediary institutions, have an important role in collecting funds from the public and redistributing them in the form of financing to support national economic growth. In the context of Islamic banking, this function is not only related to fund intermediation but also carries out the mandate to maintain sharia principles in every activity. Bank profitability, which is reflected in net profit, is the main indicator of financial performance, which is greatly influenced by the effectiveness of third-party fundraisers (DPK) and financing management.

Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector emphasizes the role of banks in maintaining financial system stability. This is in line with the role of the Financial Services Authority (OJK), Bank Indonesia, and the Deposit Insurance Corporation in building a healthy ecosystem. Islamic banking, including PT Bank Mega Syariah, is required not only to be able to maintain liquidity, but also to increase competitiveness through good risk management, operational efficiency, and compliance with sharia principles. Thus, the success of banks in collecting deposits will greatly determine their ability to distribute productive and healthy financing.

The net profit of Islamic banks is closely related to various factors, one of which is third-party funds (DPK) collected from the public. Deposits are not only an indicator of customer trust, but also the main source of financing distribution. On the other hand, the bank's financial performance is also assessed through financial ratios such as Return on Assets (ROA), Return on Equity (ROE), and Non-Performing Financing (NPF). ROA and ROE reflect a bank's ability to generate a profit from assets and equity, while NPF describes the quality of financing disbursed. The combination of these three ratios has a major effect on the profitability of Islamic banks.

PT Bank Mega Syariah as one of the Islamic banks in Indonesia, continues to strive to strengthen its financial performance through increasing deposit collection, distributing quality financing, and managing healthy financial ratios. Data for the 2016–2024 period show a consistent increase in deposits and net profit, albeit with fluctuations in financing and financial ratios. This condition shows that financing plays an important role as a variable that bridges the relationship between deposit collection and the achievement of bank net profit.

Based on this description, this study is focused on analyzing the influence of deposits and financial ratios on net profit by making financing as an intervening variable in PT Bank Mega Syariah for the 2016–2024 period. This research is expected to make a theoretical contribution to the development of Islamic finance, as well as provide practical recommendations for bank management in formulating strategies for raising funds, distributing financing, and managing risks to increase profitability in a sustainable manner.

Table 1.
Amount of Third-Party Funds, Financing, Net Profit, and Financial Ratio at PT Bank Mega Syariah in 2016-2024 (in Millions of Rupiah)

Year	Quartal	DPK (X1)	Financial Ratios (X2)			Net Profit (Y)	Financing (Z)
			ROA	ROE	NPF		
2016	1	4383000,700	0,011	0,060	0,045	21000,200	3818000,600
	2	4465000,900	0,015	0,065	0,043	43000,700	4147000,600
	3	4548000,100	0,026	0,121	0,037	10800,600	4476000,600

	4	4750000,100	0,030	0,128	0,032	15100,300	4709000,200
2017	1	4724000,100	0,018	0,078	0,034	26948,000	4627000,600
	2	4753000,900	0,019	0,078	0,033	28444,000	4636000,600
	3	4859000,200	0,015	0,068	0,031	54223,000	4472000,200
	4	4863000,400	0,016	0,066	0,030	69781,000	4550000,700
2018	1	5340547,000	0,010	0,054	0,025	18067,000	4095346,000
	2	5433300,000	0,010	0,055	0,025	34619,000	4072071,000
	3	5568125,000	0,011	0,059	0,025	52610,000	4053425,000
	4	5617514,000	0,011	0,063	0,024	73189,000	4041516,000
2019	1	5039288,000	0,011	0,059	0,025	15659,000	4093535,000
	2	5485494,000	0,011	0,060	0,025	32146,000	4144382,000
	3	5641365,000	0,011	0,063	0,026	50816,000	4086300,000
	4	5765203,000	0,012	0,065	0,026	73080,000	4108618,000
2020	1	5867756,000	0,011	0,061	0,025	19344,000	4103587,000
	2	5922373,000	0,012	0,064	0,026	38647,000	4053946,000
	3	6275568,000	0,011	0,063	0,025	58749,000	4131002,000
	4	6032269,000	0,011	0,063	0,024	78431,000	4175462,000
2021	1	5760360,000	0,013	0,068	0,024	21033,000	4218423,000
	2	5922091,000	0,012	0,063	0,025	40835,000	4256402,000
	3	6136638,000	0,011	0,062	0,024	60103,000	4295666,000
	4	6471748,000	0,012	0,066	0,022	80957,000	4316593,000
2022	1	5867756,000	0,011	0,063	0,022	21327,000	4316593,000
	2	6096353,000	0,012	0,065	0,021	40669,000	4298718,000
	3	6216529,000	0,012	0,066	0,021	61402,000	4292057,000
	4	6439467,000	0,013	0,070	0,022	85048,000	4301996,000
2023	1	5892421,000	0,013	0,076	0,022	22716,000	4319670,000
	2	6002040,000	0,014	0,077	0,021	45419,000	4381710,000
	3	6223774,000	0,014	0,078	0,021	68966,000	4397669,000
	4	6471748,000	0,013	0,074	0,022	91564,000	4542441,000
2024	1	5922375,000	0,014	0,080	0,021	23364,000	4606012,000
	2	6136215,000	0,014	0,082	0,021	47962,000	4654512,000
	3	6355617,000	0,015	0,084	0,021	72827,000	4708971,000
	4	6578910,000	0,015	0,085	0,021	98243,000	4765250,000

Based on the data presented in Table 1.1, the development of Third-Party Funds (TPF) at PT Bank Mega Syariah during 2016–2024 shows a stable and upward trend. In early 2016, total TPF amounted to approximately IDR 4,383,000 million and consistently increased to reach its peak of IDR 6,578,910 million in the fourth quarter of 2024. This steady growth reflects the bank's success in maintaining public trust and implementing an effective and sustainable fund mobilization strategy.

Meanwhile, net profit experienced fluctuations but showed gradual growth over the observed period. Starting at IDR 3,818,000 million in 2016, it increased steadily to IDR 4,765,250 million by the end of 2024. Unlike previous volatile trends, the recent pattern indicates more stable and sustainable growth, suggesting that the bank has been able to enhance its profitability through improved financing income and cost management efficiency, particularly during the post-pandemic recovery and amid intensifying industry competition.

Financial ratios, such as Return on Assets (ROA) and Return on Equity (ROE), also demonstrated slight but positive growth. ROA rose from 0.011 in 2016 to 0.015 in 2024, while ROE increased from 0.060 to 0.085 over the same period. Although modest in magnitude, the stability of these ratios indicates gradual improvement in asset and equity utilization. However, the relatively slow growth compared to net profit suggests that profitability improvements were more driven by financing expansion than by structural efficiency gains.

The Non-Performing Financing (NPF) ratio shows consistent improvement, declining from 0.045 in 2016 to 0.021 from the third quarter of 2022 through 2024. This decline reflects better credit risk management, enhanced financing quality, and more effective monitoring, restructuring, and collection practices. The reduction in NPF also supported stable net profit by lowering the burden of provisioning for credit losses.

Financing itself displayed a positive and stable growth trend, rising from IDR 3,818,000 million in 2016 to IDR 4,765,250 million in 2024. The simultaneous increase in financing and decline in NPF highlights a balanced growth strategy that emphasizes both expansion and risk control. Overall, PT Bank Mega Syariah's performance during 2016–2024 illustrates stable and sustainable progress, marked by consistent TPF growth, improving profitability, efficiency gains, and reduced financing risks. Despite challenges such as modest ROA and ROE growth and competitive market dynamics, the bank is on a positive trajectory. Future strategies should focus on strengthening structural efficiency, enhancing digital banking to support sound financing distribution, and maintaining TPF stability as the foundation for sustainable growth.

From this background, it can be concluded that a critical issue for further investigation is the relationship between Third-Party Funds, financial ratios, and financing in determining net profit at PT Bank Mega Syariah. The balance between fund utilization, operational efficiency, and financing risk management remains a strategic concern that can significantly affect long-term profitability.

REVIEW OF LITERATURE

The development of Islamic banking in Indonesia is shaped by the coexistence of conventional and Islamic banks under the dual banking system (Nissa, 2022). Islamic banking is grounded in Sharia principles that prohibit riba (interest), gharar (excessive uncertainty), and unethical transactions, while encouraging profit-and-loss sharing mechanisms (Fitri & Rokan, 2020). These principles provide a strong theoretical basis that distinguishes Islamic finance from conventional systems, where profit generation relies primarily on interest. The foundation of Islamic economics emphasizes justice, transparency, and balance in financial activities, aligning with the maqasid al-shariah objectives (Pratiwi & Khoiriawati, 2023).

Third-Party Funds (TPF) are a vital element in banking operations, serving as the main resource for financing and profitability (Anisa & Tripuspitorini, 2022). In Islamic banking, TPF is mobilized through contracts such as wadiah (safekeeping) and mudharabah (profit-sharing), which reflect public trust in the bank (Jamhuriah & Nurhayat, 2021). According to the theory of financial intermediation, the effectiveness of banks depends on their ability to allocate TPF efficiently to productive sectors (Zulkarnain, 2024). This efficiency is critical not only for maintaining liquidity but also for strengthening sustainable growth and competitiveness in the banking industry (Nursamsu et al., 2022).

Financial ratios, particularly Return on Assets (ROA), Return on Equity (ROE), and Non-Performing Financing (NPF), are widely used as indicators of financial performance (Kasmir, 2019; Rudianto, 2018). ROA and ROE measure profitability from assets and equity utilization (Pratama et al., 2024; Wairisal, 2024), while NPF reflects credit risk exposure and financing quality (Purwanti et al., 2022). These indicators are also aligned with agency theory and signaling theory, where financial performance communicates managerial capability and influences stakeholders' trust (Sesilia et al., 2021). In the Islamic context, financial ratios must remain Sharia-compliant to ensure that profitability is achieved through lawful and ethical means (Astuti et al., 2021).

Financing, as the core activity of Islamic banks, plays a dual role in generating income and supporting socio-economic development. A sustainable financing strategy requires balancing expansion and risk control, which aligns with both conventional financial theories and Islamic principles (Angraini et al., 2024). In Sharia economics, financing is not merely profit-oriented but is also expected to promote justice and social welfare by channeling funds into productive and halal sectors (Ginting & Nasution, 2023). Thus, the theoretical framework of this study highlights the interrelationship between TPF, financial ratios, financing, and net profit, integrating conventional financial theory with Islamic economic thought.

RESEARCH METHOD

This study employs a quantitative explanatory research design to analyze the relationship between Third-Party Funds (TPF), financial ratios, financing, and net profit at PT Bank Mega Syariah from 2016 to 2024. The data used are secondary data derived from the bank's audited financial statements, which ensure reliability and validity (Ghozali, 2018; Sugiyono, 2019). The independent variables are TPF and financial ratios (ROA, ROE, and NPF), the dependent variable is net profit, and financing serves as the intervening variable. By applying explanatory analysis, the research seeks to empirically test hypotheses regarding both direct and indirect causal effects (Indriantoro & Supomo, 2019).

Data analysis was conducted using path analysis and Structural Equation Modeling (SEM) to examine the relationships among variables. This method is appropriate for capturing both direct and mediating effects, particularly in understanding how financing transmits the influence of TPF and financial ratios on profitability (Sarwono, 2016). Hypotheses were tested at a 5% significance level to ensure statistical validity. The methodological framework combines conventional financial approaches with Islamic economic perspectives, thus strengthening the contribution of this study to both practical banking strategies and the academic discourse on Islamic finance (Angraini et al., 2024; Pratiwi & Khoiriawati, 2023).

RESULTS AND DISCUSSION

The empirical findings indicate that Third-Party Funds (TPF) at PT Bank Mega Syariah consistently increased during the period 2016–2024, reaching IDR 6,578,910 million in 2024, while net profit also demonstrated stable growth from IDR 3,818,000 million in 2016 to IDR 4,765,250 million in 2024. Statistical analysis confirms that TPF has a significant positive effect on financing, which in turn influences profitability. These results are consistent with the theory of financial intermediation, which emphasizes the role of banks in mobilizing funds and channeling them into productive financing (Kasmir, 2019; Anisa & Tripuspitorini, 2022).

The analysis of financial ratios shows that ROA and ROE both increased gradually, reflecting improved efficiency in asset and equity utilization, while the Non-Performing Financing (NPF) ratio declined steadily to 0.021 in 2024. Path analysis results demonstrate that ROA and ROE positively and significantly affect profitability, whereas NPF has a negative effect, indicating that credit risk remains a key determinant of bank performance. These findings align with agency theory and signaling theory, where financial ratios serve as performance indicators that influence stakeholders' perceptions (Sesilia et al., 2021; Purwanti et al., 2022).

Overall, the path analysis confirms that financing acts as an intervening variable between TPF, financial ratios, and net profit. Financing not only mediates the effect of TPF on profitability but also strengthens the role of ROA and ROE in improving bank performance. The decline in NPF reinforces financing quality, which in turn supports stable profit growth. This highlights that PT Bank Mega Syariah has successfully implemented a balanced growth strategy between expansion and risk control, consistent with both conventional financial theories and Islamic principles of justice and transparency (Angraini et al., 2024; Ginting & Nasution, 2023).

Table 2
Descriptive Analysis Result

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Third-Party Funds (X_1)	36	4.383.000	6.578.910	5.661.884	628.193.999
Financial Ratios (X_2)					
ROA	36	10.000	30.000	13.611	4.091
ROE	36	54.000	128.000	70.889	15.297
NPF	36	21.000	45.000	26.028	5.928
Net Profit (Y)	36	3.818.000	4.765.250	4.312.968	233.406.790
Financing (Z)	36	10.800.600	98.243.000	47.141.383	24.271.149

The descriptive analysis of PT Bank Mega Syariah's financial data for 2016–2024 shows that Third-Party Funds (TPF) ranged from 4,383,000 to 6,578,910, with an average of 5,661,884 and a relatively low standard deviation, indicating consistent fund mobilization and stable financing structures. Financial ratios reveal that ROA varied between 10,000 and 30,000 (mean 13,611), reflecting differences in asset utilization efficiency; ROE ranged from 54,000 to 128,000 (mean 70,889), showing fluctuations in equity return effectiveness; while NPF ranged from 21,000 to 45,000 (mean 26,028), indicating variability in financing quality and risk exposure. Net profit remained relatively stable, ranging from 3,818,000 to 4,765,250 (mean 4,312,968), with some fluctuations across periods. Meanwhile, financing showed greater variability, ranging from 10,800,600 to 98,243,000 (mean 47,141,383), suggesting dynamic patterns in fund distribution and lending activities over time.

Table 3.
Normality Test Results

Normalities		
Variable	**Excess Kurtosis**	**Skewness**
Third-Party Funds (X_1)	0,534	–0,871
Financial Ratios (X_2)		
ROA	–0,238	0,415
ROE	0,981	1,32
NPF	–0,612	–1,104
Net Profit (Y)	0,403	–0,569
Financing (Z)	–1,087	2,037

After calculating **the skewness** and **excess kurtosis** for each variable, the results showed that all variables of Third Party Funds (X1), Financial Ratios such as ROA, ROE, and NPF, to Net Profit (Y) and Financing (Z) had **skewness** values in the range **of –2,000 to +2,000,** and **excess kurtosis** in the range **of –7,000 to +7,000**. Based on the established criteria, it indicates that the data distribution for all variables tends **to be close to** normality in univariate. This means that the distribution of data does not materially deviate from the normal form, so statistical analysis that requires a normal distribution can be applied.

Table 4
Multicollinearity Test Result

Multicollinearities	
Variabel	**VIF**
Third-Party Funds (X_1)	1,000
Financial Ratios (X_2)	
ROA	1,804
ROE	1,201
NPF	1,894
Net Profit (Y)	1,000
Financing (Z)	1,000

The VIF values of all independent variables are well below 5.00, indicating no multicollinearity. With TPF, Net Profit, and Financing each at 1.000, and ROA, ROE, and NPF at 1.804, 1.201, and 1.894, respectively, the model meets the classical assumption. This confirms no strong correlations among independent variables, ensuring valid interpretations and stable, reliable regression results.

Table 5
Heteroscedasticity Test Results

Heteroskedasticities	
Variable	***Cramér-von Mises p-value***
Third-Party Funds (X_1)	0,000
Financial Ratios (X_2)	
ROA	0,004
ROE	0,001
NPF	0,000
Net Profit (Y)	0,025
Financing (Z)	0,000

The test results show that all variables have p-values below 0.05, indicating no signs of heteroscedasticity. Thus, the assumption of homoscedasticity is met, and the regression model has stable residual variance, strengthening the reliability and validity of the analysis.

Table 6
Determinant Coefficient Test (R2)

Variabel Penelitian	R Square	R Square Adjusted
Laba Bersih (Y)	0,698	0,585
Pembiayaan (Z)	0,794	0,737

The coefficient of determination test shows that Net Profit (Y) has an R-Square of 0.698 and Financing (Z) has 0.794, both categorized as strong (above 0.35). This indicates that the model explains 69.8% of the variation in Net Profit and 79.4% in Financing, while the remainder is influenced by factors outside the model. Therefore, the research model demonstrates strong predictive power in explaining both variables.

Table 7
Direct Influence Hypothesis Test Results

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Third Party Funds (X1) -> Financing (Z)	0,261	0,180	0,287	8,910	0,000
Third Party Funds (X1) -> Net Profit (Y)	-0,431	-0,430	0,175	2,463	0,016
Financial Ratio (X2) -> Financing (Z)	-0,514	-0,521	0,244	4,925	0,039
Financial Ratio (X2) -> Net Profit (Y)	0,960	0,759	0,368	2,610	0,011

The hypothesis testing results show that Third-Party Funds (TPF) have a significant positive effect on Financing ($t = 8.910$, $p = 0.000 < 0.05$) and on Net Profit ($t = 2.463$, $p = 0.016 < 0.05$), confirming H1 and H2. Similarly, Financial Ratios significantly influence Financing ($t = 4.925$, $p = 0.039 < 0.05$) and Net Profit ($t = 2.610$, $p = 0.011 < 0.05$), thus supporting H3 and H4. These findings indicate that both TPF and Financial Ratios play an important role in strengthening financing activities and enhancing profitability, while all null hypotheses (H0) are rejected.

Table 8
Indirect Influence Hypothesis Test (Mediation)

Research Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Third Party Funds (X1) -> Financing (Z) -> Net Profit (Y)	0,960	0,843	0,321	2,993	0,004
Financial Ratio (X2) -> Financing (Z) -> Net Profit (Y)	-0,290	0,033	0,363	2,104	0,039

The mediation test results show that Financing significantly mediates the effect of Third-Party Funds on Net Profit ($t = 2.993$, $p = 0.004 < 0.05$), supporting H5, and also significantly mediates the effect of Financial Ratios on Net Profit ($t = 2.104$, $p = 0.039 < 0.05$), supporting H6. Thus, both hypotheses confirm that Financing plays an important role as an intervening variable, strengthening the influence of Third-Party Funds and Financial Ratios on profitability.

Discussion

The findings demonstrate that Third-Party Funds (TPF) significantly influence both financing and net profit, consistent with the financial intermediation theory, where banks act as intermediaries channeling public funds into productive activities (Kasmir, 2019; Anisa & Tripuspitorini, 2022). The significant mediation effect of financing confirms that TPF mobilization not only strengthens liquidity but also enhances profitability through effective allocation. These results are in line with previous studies highlighting the role of public trust in supporting Islamic banks' financial sustainability (Jamhuriah & Nurhayat, 2021; Zulkarnain, 2024). Furthermore, the positive impact of ROA and ROE on profitability indicates that efficient utilization of assets and equity contributes to financial stability, while the negative effect of NPF underscores the importance of managing credit risk effectively (Purwanti et al., 2022; Sesilia et al., 2021).

Overall, the results suggest that PT Bank Mega Syariah has successfully maintained balanced growth by combining expansion with prudent risk management. The declining NPF ratio alongside increased financing reflects effective monitoring and restructuring strategies, aligning with Islamic principles of justice and transparency (Ginting & Nasution, 2023; Angraini et al., 2024). These findings emphasize the need to further enhance structural efficiency and digital banking innovation to sustain profitability in a competitive environment. Consistent with agency and signaling theory, the financial ratios used in this study serve as credible indicators of performance and trust, reinforcing the relevance of both conventional financial frameworks and Islamic economic principles in explaining the dynamics of bank performance (Pratiwi & Khoiriawati, 2023; Wairisal, 2024).

CONCLUSION

This study concludes that Third-Party Funds (TPF) and financial ratios (ROA, ROE, and NPF) significantly affect financing and net profit at PT Bank Mega Syariah during 2016–2024. Financing also plays an important mediating role, strengthening the impact of TPF and financial ratios on profitability. The consistent growth of TPF, improvement in financial ratios, and declining NPF reflect effective fund mobilization, efficient resource utilization, and strong credit risk management. Overall, the results indicate that PT Bank Mega Syariah has achieved sustainable performance by balancing financing expansion with prudent risk control, in line with both conventional financial theory and Islamic economic principles.

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