



## THE EFFECT OF THE LEVEL OF DEVELOPMENT OF THIRD PARTY FUNDS (DPK) AND *RETURN ON ASSETS* (ROA) ON MUSYARAKAH FINANCING AT BANK BCA SYARIAH FOR THE 2018-2022 PERIOD

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### ABSTRACT

This study aims to examine the direct influence of the level of development of Third Party Funds (DPK) and *Return On Assets* (ROA) on Musyarakah Financing at Bank BCA Syariah for the 2018-2022 period. This research uses quantitative data types. The data in this study are secondary data. Secondary data is in the form of financial statements at Bank BCA Syariah published in 2018-2022. This study used secondary data where the data was obtained by non-participant observation. The results showed that the variables that affect musharakah financing are based on the test table t the level of development of Third Party Funds (DPK) (X1) on Musyarakah Financing (Y) where the significance value (Sig) X1 is  $0.001 < 0.05$  and the t value is calculated  $28,795 > t$  table 4,303, it can be concluded that H1 is accepted. Furthermore, the Level of Development of Third Party Funds (X1) and Return On Assets (X2) simultaneously on Musharakah Financing (Y) where based on the F test table the significance value (Sig) for the effect of the Level of Development of Third Party Funds (X1) and Return On Assets (X2) simultaneously on Musharakah Financing (Y) is  $0.002 < 0.05$  and the value of F is calculated at  $511,539 > F$  table 9.55, it can be concluded that H3 is accepted. While the variable that does not affect musharakah financing is Return On Assets (X2) to Musharakah Financing (Y) where based on the test table t significance value (Sig) Return On Assets (X2) of  $0.452 > 0.05$  and t value calculated  $0.926 < t$  table 4.303, it can be concluded that H2 is rejected.

**Keywords:** Third Party Funds; Musharakah Financing; Return On Assets

### INTRODUCTION

Islamic banking is basically a development of the concept of Islamic economics, especially in the field of finance which was developed as a response from a group of economists and Muslim banking practitioners who sought to accommodate the pressure of various parties who wanted financial transaction services to be carried out in line with moral values and Islamic sharia principles. Products offered to customers are not only in the form of mudharabah, musharakah and murabahah but there are other products such as qardh loans, wa'diah or in the form of deposits and products in the form of ijarah, from some Islamic banking products there are also weaknesses and advantages of each of these products. The fact that occurs in financing between mudharabah, musharakah and murabahah that dominates the most is murabahah financing or

buying and selling then followed by mudharabah financing and musharakah financing or with profit sharing, this results in not optimal profit sharing system, so it does not reflect the Islamic banking principle system, namely profit sharing if the most favored murabahah (S, 2018).

The fact that occurs in the financing offered to customers then customers are interested in financing products and doing the financing does not always run smoothly, there are factors that affect financing both in banks and in other financial institutions. Factors that affect financing at Islamic banks are divided into two, namely internal factors and external factors. Internal factors are one of the factors that affect the financing disbursed where there are financial ratios that can assess the company's internal conditions, including FDR or stands for Financing To Deposit Ratio is an internal factor that represents the liquidity ratio, and which represents the profitability ratio in Islamic banks and conventional banks is ROA or Return on Assets, of these two factors, there are other internal factors that affect financing, namely DPK or Third Party Funds and NPF or Non-Performing Financing related to problem financing (T. R. D. Sumadi et al., 2023). The second factor is external factors that can affect financing at Islamic banks and other financial institutions is inflation. Inflation is the biggest enemy for the economy, especially for Islamic banks and conventional banks. The movement of inflation from year to year fluctuates, this can have an effect because if inflation is high it will have an impact on customers who want to save because the value of the currency saved is getting lower.

#### **The Effect of the Level of Development of Third Party Funds (DPK) on Musharakah Financing**

(Paryoto et al., 2023). In this study entitled The Effect of Financing to Deposit Ratio (FDR), Third Party Funds (DPK) and Return On Asset (ROA) on Musyarakah Financing (Case Study of Bank Syariah Mandiri for the 2010-2018 Period). Where in this study conclusions can be drawn based on the results of hypothesis testing conducted using the t test, the value of the Third Party Fund (DPK) variable is obtained as seen from the calculated t value for the DPK variable is 4.559 and the table t value is 2.0484 that from these values t calculate the table t > while the P-value (sig) is obtained at  $0.000 < 0.05$ . Therefore, H1 is acceptable so that the variable Third Party Fund (DPK) affects musharakah financing at Bank Syariah Mandiri (BSM) from 2010-2018.

Gunanto, Suprihati, and Aristi (2018). In this study entitled The Effect of Financing To Deposit Ratio (FDR), Third Party Funds (DPK) and Return On Asset (ROA) On Musyarakah Financing. Where in this study conclusions can be drawn based on the results of hypothesis testing conducted using the t test, the value of the Third Party Fund (DPK) variable is obtained as seen from the calculated t value for the DPK variable is 4.559 and the table t value is 2.0484 that from these values t calculate the table t > while the P-value (sig) is obtained at  $0.000 < 0.05$ . Therefore, H1 is acceptable so that the variable Third Party Fund (DPK) affects musharakah financing at Bank Syariah Mandiri (BSM) from 2010-2017.

(Ovami & Thohari, 2018). In this study entitled The Effect of Third Party Funds (DPK) and *Non-Performing* Financing on Musharakah Financing. Where in this study conclusions can be drawn based on the results of simultaneous testing, it can be concluded that the variables of Third Party Funds and Non-Performing Financing together affect musharakah financing at Bank Syariah Mandiri KCP Sukaramai. This variable of DPK and *Non Performing Financing* is appropriate that musharakah financing is influenced by these two factors and is evidenced by the results of the F test where the P-value of 0.001 is smaller than 0.05. Furthermore, the results of hypothesis testing conducted using the t test obtained the variable value of Third Party Funds

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(DPK) seen from the P-value (sig) obtained at  $0.178 > 0.05$ . From the results of this study, it is concluded that Third Party Funds (DPK) have a negative and insignificant effect on musharakah financing. Therefore,  $H_0$  is accepted so that the variable Third Party Fund (DPK) does not affect musharakah financing at Bank Syariah Mandiri KCP Sukaramai. This is due to other financing overruns such as mudharabah financing, murabahah financing and other Bank Syariah Mandiri products as well as bank operational costs. So it requires banks to spend a large enough amount of fees.

*$H_0$  = Level of Development of Third Party Funds (DPK) does not have a positive and significant effect on Musharakah Financing*

*$H_1$  = Level of Development of Third Party Funds (DPK) has a positive and significant effect on Musharakah Financing*

### **The Effect of Return On Assets (ROA) on Musharakah Financing**

(S. Sumadi & Romdhoni, 2020). In this study entitled *The Effect of Financing to Deposit Ratio (FDR), Third Party Funds (DPK) and Return On Assets (ROA) on Musyarakah Financing (Case Study of Bank Syariah Mandiri for the 2010-2018 Period)*. Where in this study conclusions can be drawn based on the results of hypothesis testing conducted using the t test, the value of the *Return On Assets (ROA)* variable is obtained as seen from the calculated t value for the ROA variable is 0.805, the table t value is 2.0484, that from this value t calculate the table t  $<$ , while the P-value (sig) is obtained at  $0.428 > 0.05$ . Therefore, the third hypothesis is rejected or not accepted so that the variable *Return On Assets (ROA)* does not affect musharakah financing at Bank Syariah Mandiri (BSM) from 2010-2018.

(Kusmiyati et al., 2019). In this study entitled *The Effect of Capital Adequacy Ratio (CAR), Return On Assets (ROA), Non Performing Finance (NPF) on Musyarakah Financing at Sharia Commercial Banks in Indonesia in 2015-2017*. Where in this study conclusions can be drawn based on the results of hypothesis testing using the F test of the *variables Capital Adequacy Ratio (CAR), Return On Assets (ROA), Non Performing Finance (NPF)* together affect musharakah financing. this variable CAR, ROA, NPF is appropriate that musharakah financing is influenced by these three factors and is proven by the results of the F test where the P-value 0.000 is less than 0.05. Furthermore, the results of hypothesis testing conducted using the t test obtained the value of the *variable Return On Assets (ROA)* seen from the probability value (t-statistic) for the ROA variable is  $-1.939 < \alpha$  0.05.

(S. Sumadi & Romdhoni, 2020). In this study entitled *The Effect of Financing To Deposit Ratio (FDR), Third Party Funds (DPK) and Return On Assets (ROA) On Musyarakah Financing*. Where in this study conclusions can be drawn based on the results of hypothesis testing conducted using the t test, the value of the *Return On Assets (ROA)* variable is obtained as seen from the calculated t value for the ROA variable is 0.805, the table t value is 2.0484, that from this value t calculate the table t  $<$ , while the P-value (sig) is obtained at  $0.428 > 0.05$ . Therefore, the third hypothesis is rejected or not accepted so that the variable *Return On Assets (ROA)* does not affect musharakah financing at Bank Syariah Mandiri (BSM) from 2010-2017.

*$H_0$  = Return On Assets does not have a positive and significant effect on Musharakah Financing*

*$H_2$  = Return On Assets has a positive and significant effect on Musharakah Financing*

### **The Effect of the Level of Development of Third Party Funds (DPK) and Return On Assets (ROA) on Musharakah Financing**

(S. Sumadi & Romdhoni, 2020). In this study entitled *The Effect of Financing to Deposit Ratio (FDR), Third Party Funds (DPK) and Return On Assets (ROA) on Musyarakah Financing (Case Study of Bank Syariah Mandiri for the 2010-2018 Period)*. Where in this study conclusions can be drawn based on the results of simultaneous testing, it can be concluded that the variables *Financing To Deposit Ratio (FDR), Third Party Funds (DPK) and Return On Assets (ROA)* together affect musharakah financing. This variable FDR, DPK, ROA is appropriate that musharakah financing is influenced by these three factors and is proven by the results of the F test where the P-value of 0.000 is smaller than 0.05.

(S. Sumadi & Romdhoni, 2020). In this study entitled *The Effect of Financing To Deposit Ratio (FDR), Third Party Funds (DPK) and Return On Assets (ROA) On Musyarakah Financing*. Where in this study conclusions can be drawn based on the results of hypothesis testing using the F test of the variables *Financing To Deposit Ratio (FDR ) , Third Party Funds (DPK) and Return On Assets (ROA)* together affect musharakah financing. this variable FDR, DPK, ROA is appropriate that musharakah financing is influenced by these three factors and is proven by the results of the F test where the P-value is 0.000 more small from 0.05.

*H<sub>0</sub> = Level of Development of Third Party Funds and Return On Assets does not have a positive and significant effect on Musharakah Financing*

*H<sub>3</sub> = Level of Development of Third Party Funds and Return On Assets have a positive and significant effect on Musharakah Financing*

### **RESEARCH METHODS**

This research uses quantitative data types. The data in this study are secondary data. Secondary data is in the form of financial statements at Bank BCA Syariah published in 2018-2022. This study used secondary data where the data was obtained by non-participant observation. By recording all data listed in the annual report for 2018-2022 at Bank Central Asia Syariah online with the address [www.bankbcasyariah.co.id](http://www.bankbcasyariah.co.id). To answer the research problem, the analytical method used is the *Statistical Package for the Social Sciences (SPSS)* method using the calculation of Test T and Test F.

### **THEORETICAL STUDIES**

#### **Financial Institutions**

A financial institution is any company engaged in finance whose activities only raise funds or only distribute funds or both (Alamsyahbana et al., 2022). Financial Institutions can be intermediaries between parties who have excess funds and parties who lack funds (*lack of funds*), have a function as a financial intermediary for the community (*financial intermediary*) and distribute funds to the community, especially to finance company investments (Alamsyahbana et al, 2022).

Another definition of a financial institution was put forward by Abdulkadir Muhammad. According to him, financial institutions are: "Business entities that have wealth in the form of financial *assets*. Wealth in the form of financial assets is used to run a business in the field of

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financial services, both the provision of funds to financing productive businesses and consumptive needs, as well as non-financing financial services." Financial *Institution* is a company whose business is engaged in financial services. This means that the activities carried out by this institution will always be related to the financial sector, whether raising public funds and or other financial services (Lubis, 2021).

According to the Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990, a financial institution is an entity whose activities are in the financial sector, collecting and distributing funds to the public, especially to finance company investments. Although in the regulation financial institutions are prioritized to finance company investments, it does not mean limiting the financing activities of financial institutions. In reality, the business activities of financial institutions can be intended for company investment, consumption activities, and goods and services distribution activities (Lubis et al., 2021).

If the financial institution is based on sharia, it becomes a sharia financial institution. Sharia Financial Institution is a company engaged in financial services based on sharia principles. Sharia principles are principles that eliminate elements prohibited in Islam, then replace them with traditional Islamic contracts or commonly referred to as sharia principles (Lubis, 2021).

### **Sharia Bank**

The definition of a bank in general is a financial institution whose business activities collect funds from the public and redistribute these funds to the public and provide other banking services (Alamsyahbana et al, 2022). According to Law of the Republic of Indonesia number 10 of 1998 dated November 10, 1998 concerning Banking (article 1 point 2), a Bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms with the aim of improving the standard of living of the community.

The bank acts as a financial intermediary between parties who have excess funds and those who need funds, as well as an institution that functions to facilitate payment traffic. In addition, banks also act as financial intermediary institutions, generally established with the authority to receive money deposits, borrow money, and issue promissory notes or money orders (Alamsyahbana et al, 2022).

If the bank is based on sharia principles, it becomes a sharia bank. Islamic bank can be interpreted as a financial institution that acts as an intermediary (*arranged*) for parties who are excessive funds with parties who lack funds for the smooth running of their business activities and other activities in accordance with Islamic law. In addition, Islamic banks can also be called Islamic banks, namely an interest/usury system, speculation/*maisir*, and uncertainty or obscurity/*gharar* (Hutagalung & Batubara, 2021). Islamic banks can also be interpreted as financial/banking institutions whose operations and products are developed based on the Qur'an and hadith of the Prophet SAW (Hutagalung, 2021).

Sharia banks are financial institutions whose operations are in accordance with or not contrary to the rules of Allah SWT contained in the Quran and hadith or in other words, Islamic banks are banks that in their operations both in raising funds and in the context of distributing funds provide and charge rewards (profit sharing) on the basis of Islamic sharia principles (Hutagalung, 2021).

## **Financing**

The definition of financing is any revenue that needs to be paid back and/or expenditure that will be received back, both in the relevant fiscal year and subsequent fiscal years, which in government budgeting is primarily intended to cover the deficit or utilize the budget surplus (MABRURI, 2023). Financing is a transaction of providing funds or goods and other facilities to meet the needs of parties who experience lack of funds and run their business whose systems and applications do not conflict with Islamic law and Islamic banking accounting standards and do not include the provision of funds prohibited under Bank Indonesia regulations (Hutagalung, 2021).

Another definition of financing, based on Article 1 point 12 of Law No. 10 of 1998 jo. Law No. 7 of 1992 concerning Banking, is "the provision of money or bills likened to it based on an agreement or agreement between the bank and another party that requires the financed party to return the money or bill after a certain period of time in exchange or profit sharing" (Djamil, 2012). Based on the provisions of the above laws and regulations, every Islamic bank customer who receives financing from Islamic banks of any type, after a certain period of time is obliged to return the financing to Islamic banks along with rewards or profit sharing or without compensation for transactions in the form of qardh after a certain period of time with rewards or profit sharing (Djamil, 2012).

Financing in Islamic banks or called credit in conventional banks, is basically an agreement between banks and customers who need funds to finance certain activities or activities. The agreement to distribute bank financing to these customers can be differentiated based on the contract used. Financing agreements can be in the form of buying and selling contracts, investment contracts or investment lease contracts and other contracts (Firmansyah et al, 2021). The term financing basically means *I believe, I Trust, I believe, I put trust*. The word financing which means (*Trust*) means a financing institution as shahibul maal puts trust in someone to carry out the trust given. These funds must be used correctly, fairly, and must be accompanied by clear and mutually beneficial bonds and conditions for both parties (Firmansyah et al., 2021).

## **Musharakah**

Musharakah comes from the word shirkah. Shirkah means mixing or interaction. In terminology, shirkah is an alliance of efforts to take rights or to operate (Yaya et al., 2018). People who cooperate with musharakah contracts are called musytarik (Prabowo, 2014). Musharakah is a cooperation agreement between two or more parties, where each party contributes funds with the provision that profits are divided based on the agreement while losses are based on the portion of the fund contribution (DSAK, 2009).

## **Third Party Funds (DPK)**

Bank third party funds, hereinafter abbreviated as DPK, are the Bank's obligations to residents and non-residents in rupiah and foreign currencies (Indonesian Bankers Association, 2017). Third-party funds come from the wider community, can be in the form of savings, current accounts, and deposits. Customers who deposit their funds with an unspecified amount and the funds can be used by financial institutions to be rotated into financing to get profit sharing which will later be shared with depository customers. These third-party funds are voluntary deposits or savings from customers. The amount and sources of these funds are vast and unlimited.

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Third-party funds are one source of funds. collected from the public which will be used by banks as capital in financing (Fadillah et al., 2021). The growth of each bank is influenced by the development of the ability of the bank concerned to raise funds from the public, both small and large scale, with an adequate deposition period. Other commercial banks, the elements present in third-party funds are savings, current accounts, and time deposits. The difference with Islamic banks is in the system used (Fardillah et al, 2021).

### **Return On Assets (ROA)**

*Return On Assets (ROA) above can be concluded that* Return On Assets (ROA) is a company's financial ratio to measure the company's strength in obtaining profits or pre-tax profits at the level of income, assets and also share capital (Neldi & Hady, 2023). ROA is part of profitability which is the company's ability to generate profits with all assets owned by the company (Sutrisno, 2009).

*Return On Assets* shows the company's ability to use all assets owned to generate profit after tax and measures the company's ability to generate profits with all assets owned by the company and this ratio shows how much the asset contributes to creating net income. This ratio is used to measure how much net profit will be generated from each rupiah of funds embedded in the total asset (Gunardi et al., 2022).

## **RESULTS AND DISCUSSION**

### **Descriptive Analysis**

Descriptive statistical analysis provides an overview or descriptive of a data seen from the mean value, standard deviation, variance, maximum, minimum, sum, kurtosis, and skewness or astonishment distribution (Ghozali, 2012). The measurements used in this study are about the maximum *value*, *minimum value*, *mean value*, and standard deviation value. Based on descriptive statistical analysis can be seen in the following table.

**Tabel 1 Descriptive Statisticsa**

	N	Minimum	Maximum	Mean	Std. Deviation
DPK	5	5506.100	9481.600	7143.80000	1533.082535
ROA	5	0.011	0.013	0.01180	0.000837
MUSYARAKAH	5	2432.300	5297.400	3609.14000	1099.469485
Valid N (listwise)	5				

Source: Output data processing with IMB SPSS 20

The table above provides an overview of the descriptive statistics of all variables in this study which were processed using SPSS. Here are the results of the research data:

The variable Development Rate of Third Party Funds (X1) shows an average value of 7143.80. This shows that the Development Rate of Third Party Funds has an average value of 7143.80. While the minimum value is 5506,100, the maximum value is 9481,600, and the standard deviation value is 1533.082535.

The ROA variable (X2) shows an average value of 0.01180. This shows that the ROA is 0.01180. While the minimum value is 0.011, the maximum value is 0.013, AND THE STANDARD

DEVIATION VALUE IS 0.000837.

The variable Musharakah Financing (Y) shows an average value of 3609.14000. This shows that Musharakah Financing amounted to 3609.14000. While the minimum value is 2432,300, THE MAXIMUM VALUE IS 5297,400, AND THE STANDARD DEVIATION VALUE IS 1099.469485 .

### Regresi Linear Berganda

Based on the results of data processing, multiple linear regression analysis in the study can be seen in the table obtained from the IBM SPSS 20 software output as follows:

**Tabel 2 Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-1932.081	487.094		
	DPK	.707	.025	.986	28.795
	ROA	41655.980	44981.057	.032	.926

a. Dependent Variable: MUSYARAKAH

Sumber: Output pengolahan data dengan IBM SPSS 20

Berdasarkan hasil perhitungan secara manual maupun menggunakan software IBM SPSS 20 diatas, diperoleh persamaan sebagai berikut:

$$Y = -1932.081 - 0.707X_1 - 41655.980X_2$$

Information:

From this equation it can be explained that: 1) The constant value is -1932.081, meaning Third Party Funds (X1), ROA (X2). in the state of 0 value, Musyarakah (Y) positive value of 1932.081. 2) The value of the Third Party Fund coefficient of 0.707 indicates that each increase is one unit variable (X1). Then the variable y will also increase by 0.707. A positive coefficient means that Third Party Funds have a positive effect on Musharakah.

### T Test

**Tabel 3 Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-1932.081	487.094		
	DPK	.707	.025	.986	28.795
	ROA	41655.980	44981.057	.032	.926

a. Dependent Variable: MUSYARAKAH

Sumber: Output pengolahan data dengan IBM SPSS 20

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$$T \text{ tabel} = (\alpha / 2 ; n-k-1) = (0,05 / 2 ; 5-2-1) = 0.025 ; 2 = 4.303.$$

Based on the t test table, it is known that the significance value (Sig) of Third Party Funds (X1) is  $0.001 < 0.05$  and the calculated t value is  $28,795 > t \text{ table } 4.303$ , it can be concluded that H1 is accepted, meaning that there is an influence of Third Party Funds (X1) on musharakah financing (Y). From the results of the t test above related to the variable Third Party Fund (X1) has a positive and significant effect on musharakah financing (Y) because Third Party Funds are the main source or flow of bank funds originating from customers who make deposits such as current accounts, savings and time deposits. This is very influential if Third Party Funds (X1) increase, then musharakah financing transactions (Y) will also increase.

Based on the t test table, it is known that the significance value (Sig) X2 is  $0.452 > 0.05$  and the calculated t value is  $0.926 < t \text{ table } 4.303$ , it can be concluded that H2 is rejected meaning that there is no *effect of Return On Assets (X2) on musharakah financing (Y)*. From the results of the t test above related to the variable *Return On Assets (X2) does not affect musharakah financing (Y) because musharakah is risky financing, the risks of this financing such as the risk of loss, default so that it affects Return On Assest* or in terms of managing assets and financing funds that come out are not too much influenced by the size of ROA.

**Test F**

**Tabel 4 ANOVA<sup>a</sup>**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4825898.507	2	2412949.254	511.539	.002 <sup>b</sup>
	Residual	9434.085	2	4717.042		
	Total	4835332.592	4			

a. Dependent Variable: MUSYARAKAH

b. Predictors: (Constant), ROA, DPK

Sumber: Output pengolahan data dengan IMB SPSS 20

$$F \text{ tabel} = F (k ; n - k) = F (2 ; 5 - 2) = F (2 ; 3) = 9,55.$$

Based on the F test table, it is known that the significance value (Sig) for the effect of Third Party Funds (X1) and Return On Assets (X2) simultaneously on musharakah financing (Y) is  $0.002 < 0.05$  and the F value is calculated at  $511,539 > F \text{ table } 9.55$ , it can be concluded that there is a simultaneous influence of X1 and X2 on Y, so that the selection of Third Party Fund (DPK) and Return On Assets (ROA) variables as predictors of musharakah financing in Bank BCA Syariah for the 2018-2022 period is correct.

**CONCLUSION**

Based on the t test table, it is known that the significance value (Sig) X1 is  $0.001 < 0.05$  and the calculated t value is  $28,795 > t \text{ table } 4,303$ , it can be concluded that H1 is accepted, meaning that there is an influence on the Level of Development of Third Party Funds (X1) on Musyarakah Financing (Y) at Bank BCA Syariah for the 2018-2022 period. Based on the t-test table, *it is known*

that the significance value (Sig) of Return On Assets (X2) is  $0.452 > 0.05$  and the calculated t value is  $0.926 < t$  table 4.303, it can be concluded that H2 is rejected, meaning that there is no effect of Return On Assets (X2) on Musyarakah Financing (Y) at Bank BCA Syariah for the 2018-2022 period. Based on the F test table, it is known that the significance value (Sig) for the effect of the Level of Development of Third Party Funds (X1) and Return On Assets (X2) simultaneously on Musharakah Financing (Y) is  $0.002 < 0.05$  and the value of F is calculated at  $511,539 > F$  table 9.55, it can be concluded that H3 is accepted, meaning that there is an influence on the Level of Development of Third Party Funds (X1) and Return On Assets (X2) simultaneously on Musyarakah Financing (Y) at Bank BCA Syariah for the 2018-2022 period.

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