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The Influence of Third-Party Funds, Non-Performing Financing, and Own Capital On Profitability With Profit-Sharing Financing As An Intervening Variable In Sharia Banking (Library Study of Banks and Financial Institutions)

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Abstract: The main objectives of Islamic banks include the financial performance of the bank itself as well as its operational efforts. Sometimes, financial ratios are used to evaluate organizational performance. Profitability cannot be separated from the influence of asset quality, bank quality, and capital levels. Utilizing qualitative writing techniques and library research, this scientific essay was created. by examining the influence of other factors on each other. Online books and journals such as Google Scholar, Mendeley, and other online media are used as sources for literature research. Therefore, it can be concluded that Islamic banks require a strong financial system and efficient risk management and financing for results, for example, can have an impact on the ratio of third-party funds, financing, and equity to the profitability of Islamic banking.

Keyword: Third-party funds, Non-Performing Financing (NPF), Own Capital, Profitability, Financing, Islamic Banks.

INTRODUCTION

Banking financial institutions play a significant influence on economic growth and development by raising and distributing money from various sources. The general public who save their money in financial institutions is one of them. The notion of Islamic economics is generally extended in Islamic banking. Since the enactment of Law Number 21 of 2008 regarding Islamic Banking, which provides a clearer operational basis for Islamic banks, the practice of Islamic banking has grown in Indonesia (Tho'in & Heliawan, 2020)

According to Warjiyo, the availability of bank credit offers, the bank's perception of the debtor's business, and banking conditions such as capital or CAR (Capital Adequacy Ratio), the number of subprime loans or NPL (Non-Performing Loans) all have an impact on credit growth. The element of profitability or the amount of profit shown by Return On Assets (ROA) is another indication that also has an effect (Sudarsono, 2017). Several factors, including third-party funds, own capital, problem financing, and profitability, can affect the level of bank funding (Tomi, 2019)

DPK is defined as money that is wholly owned by a bank in the form of cash or other assets that can quickly turn into cash, such as checking accounts, savings accounts, and time deposits. DPK is categorized as bank debt because it is an obligation stated in the balance sheet position and owed to depositors, investors or others. The largest and most important source of funds that a bank can rely on for other operational activities is third-party financing. (Angraini, 2018) The volume of Third-Party Funds that enter Islamic banks shows the level of public confidence in the security of their assets. This will have an impact on the amount of money distributed. The second factor that influences the distribution of Islamic bank financing is the NPF. NPF, or problem financing, refers to funding that is considered substandard, questionable, or risky. (Afif & Mawardi, 2018) NPF has the opposite effect on the overall capital of Islamic banks; when it goes up, the PPAP (earning asset write-off account) will also go up. The amount of NPF provides insight into how well the bank manages distributed funds (Quatro et al., 2021)

Changes in DPK, NPF, Financing, and ROA in Indonesian Islamic banking are commonplace. Consequently, it is evident that Islamic bank financing's ROA percentage in Indonesia varies from year to year. Both the amount of money collected and distributed and the percentage of bank capital adequacy increased, which also led to an increase in the percentage rate of ROA. The rate of decline in ROA is caused by factors related to fundraising, which indicate problems or limitations in managing fundraising. Mismanagement of assets causes profit impact problems in Indonesian Islamic banks. The amount of DPK, own capital, and profit-sharing financing all have an impact on how quickly ROA decreases in Islamic banks. When the bank's income is more than the required minimum, financing continues without problems.

Islamic banks aim to achieve the highest financial performance from the bank itself in carrying out its operational tasks. Financial ratios are often used to measure company performance from time to time. These ratios include asset ratios, profitability ratios, liquidity ratios, solvency ratios, and liquidity ratios. The productivity proportion is a proportion of an organization's true capacity for benefit. Collection of funds from third parties, capital management, liquidity management, and cost management, according to Mawadah, are elements that have an impact on profitability (Afrizal, 2017). Whereas Afif (Ubaidillah) 2014 claims that financing variables and financing risk (NPF) have an impact on profitability. (Shara, 2021) The effect of bank fees, bank quality, asset quality, and the level of capital cannot be separated from profitability. ROA is one metric that can be used to evaluate a bank's profitability. This percentage describes the bank's capacity to control the money invested in all profitable assets (Shara, 2021) (Kuncoro et al., 2020) ROA compares average assets and net income.

By using support as a delegate factor, the purpose of this study is to determine the extent to which the impact of bank internal variables on benefit is significant. In like manner the makers are enthusiastic about driving further investigation with the title "The Effect of Untouchable Resources, Non-Performing Supporting, and Own Capital on Efficiency with Advantage Sharing Subsidizing as Intervening Elements in Islamic Banking.

In accordance with the background context that was discussed earlier, some of the problem formulations to be discussed are:

1. With variable profit-sharing financing acting as an intermediary variable, how can third party funds affect profitability?
2. How does profit-sharing financing, an intervening variable, affect the profitability of non-performing debt?
3. With profit sharing financing acting as an intermediary variable, what impact does own capital have on profitability?
4. Can profit sharing financing affect the relationship between third party funds, non-performing financing, and own capital with the profitability of Islamic banking?

LITERATURE REVIEWS

Islamic Bank

Islamic banks are financial organizations that operate according to sharia law. Sharia principles in the context of banking include the prohibition of collecting or paying interest (usury), the prohibition of investing in businesses that are considered illegal (such as alcohol, gambling and prostitution), and the existence of the principle of justice in the distribution of profits and losses between banks and clients.

In fact, Islamic banks offer a variety of Islamic banking services and products, including time savings features, mudharabah deposits, mudharabah financing, musyarakah financing, and others. These items are made with sharia law in mind to meet the financial needs of those who want to use banking services.

Many Islamic Bank variables have been researched by previous researchers including: (Pişkin & Kuş, 2019) (Suripto, 2022)(Wahyudi & Sani, 2014)

Financing

Funding, in a broad sense, refers to money or expenses, in particular funding made available to support anticipated investments, whether contributed by the investor himself or by someone else. Financing is used to describe funding provided to clients by financial institutions such as Islamic banks on a limited basis (Triuspitorini & Setiawan, 2020) (Putri, 2019). (Ariani et al., 2022a) According to M. Syafi'i Antonio, a bank that offers funding facilities to meet requests from parties designated as deficit units has one of its main responsibilities to explain finances (Tomi, 2019) Factors Affecting Financing Credit growth is influenced by banking conditions such as capital or CAR (Capital Adequacy Ratio), the amount of bad loans or NPL, and LDR, said Warjiyo. Offers are also influenced by the availability of funds from third party funds (DPK), the bank's perception of the debtor's business, and the condition of the banking itself. Other factors such as the profitability factor or the level of profit shown by the Return on Assets (ROA) (Noviyanti & Rofiuddin, 2021) also have an impact on the bank's decision to provide credit (Almunawwaroh & Marlina, 2018)

Different elements, including benefit, outsider assets, the degree of capital sufficiency, and non-performing funding, can affect how much bank supporting gave. Tomi, 2019) Fauziyah stressed that sharia supporting might be impacted by how much benefit sharing, Outsider Assets (DPK), Non-Performing Funding (NPF), Supporting to Store Proportion (FDR), and Return on Resources (ROA). Asri and Suarjaya, 2018) Normally, these variables can impact how much cash Islamic banks give out.

Profitability

The capacity of a company or organization to generate benefits from its activities within a predetermined time frame is known as benefit. To determine a company's profitability, a number of metrics, including profit margin, profit to sales ratio, and return on equity ratio, can be used to measure its financial performance. various factors, like

assembling effectiveness, the degree of market contest, functional expenses, and selling costs for labor and products, can impact benefit. The more noteworthy the organization's ability to produce benefits and fortify its market position, the better its profitability. Profitability in this context does not only refer to the amount of profit earned but also to the bank's success in enforcing sharia principles and benefiting society.

Profitability variables have been extensively researched by previous researchers including:(Yusgiantoro, 2019)(Alshatti, 2016)(Zahrah et al., 2019)(Afkhar & Fauziyah, 2021)(El et al., 2022)

Profit Sharing Financing

Islamic financial institutions, especially Islamic banks, use profit-sharing financing which is also called profit and loss sharing or PBS. In contrast to the normal financing system, which involves banks lending to consumers at a fixed interest rate, this approach uses variable interest rates.

Islamic banks and clients share profits and losses from projects or businesses funded in profit-sharing financing arrangements. This funding can be provided in the form of mudharabah or musyarakah, whereby the client controls the project or business and the Islamic bank acts as the investor supplying capital. According to the terms of the contract between the bank and the customer, profits are shared, while the bank as the investor bears the losses.

Islamic banks do not set a fixed interest rate on loans in a profit sharing financing structure; instead, they share the risks and profits with the clients. This is in line with sharia principles which prioritize fairness and the long-term viability of the company for the benefit of society.

Variable profit sharing financing has been extensively researched by previous researchers including:(Wilson, 2013)(et al., 2020)(Hasan, 2021)(Yuliana & Bashir, 2017)(Riyadi et al., 2021).

Third-party funds

According to Bank Indonesia Circular No. 6/23/DPNP dated 31 May 2004, third party funds for banks are the amount of money entrusted to them by the public. This amount can be in the form of demand deposits, savings, or time deposits (Asri & Suarjaya, 2018) DPK (Third Party Money) is generally money obtained from people, business entities, and foundations both in local and foreign currency. With 80% to 90% of all funds managed by banks, people's money makes it clear that public funds are the main source of funding for banks.

Variable Third Party Funds have been extensively researched by previous researchers including:(Indiastary et al., 2020)(Anggari & Dana, 2020)(Sinaga et al., 2020)(Addawami & Zamzami, 2022)(Maulayati et al., 2020).

Non-Performing Financing (NPF)

The danger of potential losses that can arise from channeling banking funds is known as non-performing financing. NPF shows the bank's ability to recover the financing it has provided until it is paid off. NPF measures how much total bank funding is classified as non-performing (using substandard, doubtful and loss criteria). The size of this NPF shows how well the bank manages scattered cash.

If the NPF ratio is still at 2%, then the NPF value is considered healthy. It is also considered healthy if it is greater than 2% but less than 5%. At a level greater than 5% and less than 8%, it is quite healthy. At a level of more than 8% but less than 12% classified as unhealthy. Finally, if the NPF number is greater than or equal to 12%, then it is classified as

unhealthy. The maximum amount of NPF provided by Bank Indonesia is 5%. The assessment of the soundness of the bank will be affected if the NPF value is greater than 5% minus the score achieved. Naturally, banks are required to maintain the NPF level set by Bank Indonesia.

Variable Non Performing Financing (NPF) has been extensively researched by previous researchers including: (Maulayati et al., 2020)(Hosen & Muhari, 2019)(C. Setiawan & Putri, 2018)(Fianto et al., 2019)(Nasir et al., 2022).

Own Capital

The main source of funding to carry out banking operations and meet the capital standards set by the supervisory agency is own capital. In addition, the owners of their own money (shareholders) not only get the profit but also bear the risk with the bank. In Islamic financing, the financiers themselves can contribute the money required for a project or investment, and they also share the risk of success or failure with the bank. By doing this, Islamic banks strengthen the relationship between capital owners and banks and encourage capital owners to participate and be involved in decision making.

The Variable Own Capital has been extensively researched by previous researchers including:(Bitar et al., 2018)(Nawaz, 2019)(Nawaz & Haniffa, 2017)(Santos, 2018).

METHODS

This scientific article was written using qualitative writing methods and literature study. By investigating the influence relationship between other variables. Literature studies are sourced from online books and journals such as Google Scholar, Mendeley, and other online media. The study of literature on a particular topic can be a rewarding academic experience. This research should be considered as an important step in research or development that is useful in any field, regardless of the discipline. The purpose of a literature review is to lay the foundation or foundation for proper research(Firmansyah & Dede, 2022).

Coming up next are the speculative speculations placed forward in this study in view of the hypothetical establishment and earlier exploration:

- H1: There is a significant effect of DPK on Profitability at Indonesian Sharia Banks.
- H2: There is a significant effect of NPF on Profitability at Indonesian Sharia Banks.
- H3: There is a significant effect of own capital on Profitability at Bank Syariah Indonesia
- H4: There is a significant effect of DPK on Profit Sharing Financing at Indonesian Sharia Banks.
- H5: There is a significant effect of NPF on Profit Sharing Financing at Indonesian Sharia Banks.
- H6: There is a significant effect of Own Capital on Profit Sharing Financing at Indonesian Sharia Banks.
- H7: There is a significant effect of Profit-Sharing Financing on the Profitability of Indonesian Sharia Banks.

RESULTS AND DISCUSSION

Effect of Third-Party Funds on Profitability with Profit Sharing Financing Variables as Intervening Variables

Due to the intervening variable for profit sharing financing, third-party funds may have an impact on the profitability of Islamic banks. This is normal so Islamic banks can give benefit sharing supporting to clients, since outcast resources are one of their essential wellsprings of funding. When in doubt, the constraint of Islamic banks to offer clients benefit giving supporting augmentations to how much outcast funds they get. As a result, profit-

sharing financing activities can generate more revenue for Islamic banks, which will increase their profitability.

In any case, the benefit sharing supporting variable can significantly affect what outsider finances mean for Islamic banks' productivity as a mediating variable. As an intervening variable in their analysis of how external funds affect their profitability, Islamic banks must place profit sharing financing at the top of their priority list. The quality and viability of benefit sharing supporting administration should be improved by Islamic banks in order to maintainably increase productivity and provide society with the best benefits.

The Effect of NPF on Profitability with Profit Sharing Financing Variables as Intervening Variables

Islamic banks' profitability may suffer as a result of non-performing finance (NPF) or unstable financing. If the number of non-performing obligations rises, Islamic banks may see their profits decrease as a result of lower income and higher costs. The profit sharing financing variable in this situation has the potential to operate as an intervening variable that affects how profitable Islamic banks are when NPF is present. In light of the way that advantage sharing financing relies upon the likelihood that Islamic banks and their clients can benefit from each other's advantages and disasters, it can help lower the risk of non-performing financing.

In a financial system that divides income and risk, Islamic banks and their clients do. The Islamic bank and the client will share the losses if the supported business suffers a loss. Because the risk has been shared with consumers, Islamic banks will not experience the same severe losses in the event of a funding problem. As a result, benefit sharing funding can help reduce the risk of non-performing loans, which can limit Islamic banks' ability to create benefits. Profit-sharing financing can improve the relationship between NPF and profitability as a modifying factor, increasing the efficiency of risk management and the financial success of Islamic banks.

For Islamic banks to grow their profitability in a sustainable manner and reduce the risk of non-performing financing, it is still important for them to focus on the quality and efficacy of profit-sharing financial management. To control non-performing finance risks and ensure business continuity, Islamic banks must also have an effective risk management system.

Effect of Own Capital on Profitability with Profit Sharing Financing Variables as Intervening Variables

Since it empowers banks to expand their gamble resistance, reinforce their monetary construction, and control dangers and returns in their supporting, own capital altogether affects bank benefit. The benefit sharing funding component is a significant mediator between Islamic banks' own capital and their benefit. Through profit-sharing between banks and consumers, profit-sharing financing generates income for Islamic banks, increasing their income and profitability.

Profit sharing financing can also help reduce financing risk and strengthen the bank's financial foundation. The Islamic bank and the client share the risk and revenue under a profit-sharing financing structure, giving them a shared incentive to oversee the quality and efficiency of the company being financed. Profit-sharing financing in this situation can enhance the relationship between private capital and Islamic bank profitability. Islamic banks can increase revenue from profit sharing financing activities and increase their profitability in

a sustainable manner by increasing the quality and effectiveness of profit sharing financing management.

Profit-sharing funds can be a significant element of intervention, but Islamic banks must ensure that their own capital is sufficient to cover operational needs and fortify the bank's financial structure. To control financing risk and maintain business continuity, Islamic banks must also have a strong risk management system.

Effect of Profit Sharing Financing Relationship between Third Party Funds, Non-Performing Financing, and Own Capital with Sharia Banking Profitability

Islamic banking profitability can be affected by the interaction of own capital, problem financing, and third-party funds. As previously mentioned, benefit sharing funding, an additional component, may strengthen the connection between own capital and Islamic financial productivity.

Benefit sharing can also have an impact on the relationship between Islamic banking productivity and external assets. Islamic banks usually use third party funds as additional sources of funding to increase loan volumes and expand their clientele. The risk of problem financing that can harm bank profitability can increase if Islamic banks are unable to manage funding properly. By supervising benefit sharing funding, Islamic banks can work on the connection between outside assets and Islamic financial benefit even more effectively..

Benefit sharing financing can similarly influence the efficiency of Islamic keeps cash in regards to non-performing credits. Financing risk is shared between the bank and the client based on a profit sharing financing scheme. This motivates Islamic banks to be more picky in choosing clients who adhere to rigid and potentially profitable credit terms. It is necessary to have excellent supporting administration in order to decrease the risk of non-performing funds and increase bank benefit.

Thus, profit-sharing financing can have an impact on how third party funds, problem loans, and own capital relate to the profitability of the Islamic banking industry. To ensure that profit-sharing financing can deepen this relationship and increase bank profitability in a sustainable manner, Solid monetary and risk the board frameworks are fundamental for Islamic banks.

CONCLUSION

The purpose of this study is to determine the extent to which internal bank factors influence profitability through the use of financing as an intermediary.

1. Untouchable resources, the effect of outcast backings on the efficiency of Islamic banks can be impacted by the subsidizing variable for results as a go-between factor. As a result, Islamic banks ought to take into account the variable of supporting results as a mediator for the effect that outside funding has on their advantage.
2. Non-Performing Financing (NPF), a financing variable for results that acts as a mediator, has the potential to affect Islamic banks' profitability. Financing for results can help lower the risk of non-performing financing because it is based on the idea that Islamic banks and their customers make and lose money.
3. Own capital, own capital has a strong influence on bank profitability, own capital allows banks to balance risks and profits and manage finances, increases bank risk resilience and strengthens the bank's financial structure.

As a result, it is possible to conclude that financing for results, for instance, may have an effect on the ratio of Islamic banking's profitability to third-party funds, equity, and financial resources. Islamic banks must therefore have efficient risk management and

financial management systems in order to guarantee that output-based financing strengthens this bond and sustainably boosts bank profitability.

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