

Measuring the Effectiveness of Funding and Financing Products in Improving the Profitability of the Banking

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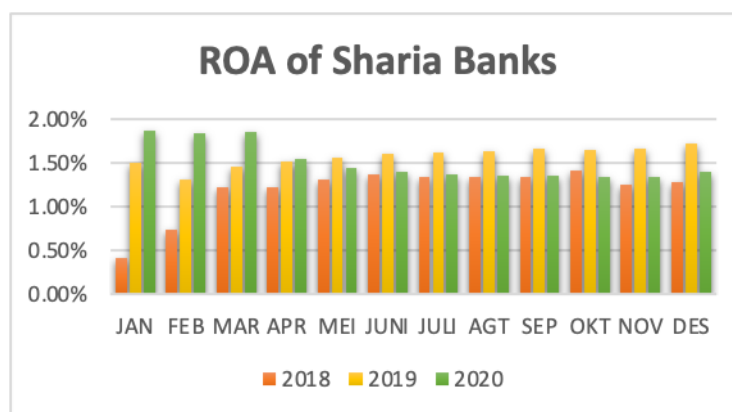
*Return On Assets, Savings,
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Abstract

Sharia banks as financial institutions that run their business with Islamic principles have a role and contribution through the products and services provided to improve their performance. One of them is Bank Tabungan Negara, by channelling and withdrawing funds from the public, can improve the bank's health. This study aims to determine the effect of Tabungan Prima iB, Deposito BTN iB, KPR Sejahtera iB, and Multimanfaat iB on Return On Assets (ROA) at the Bank Tabungan Negara. This research method uses time-series data from 2018-2020 per month, with data analysis, namely multiple linear regression analysis through STATA software. The results showed that Prima iB Savings, KPR Sejahtera iB, and Multimanfaat BTN iB significantly affected BTN KCS Malang's profitability in 2018-2020. At the same time, the variable Deposits BTN iB has no significant effect on the Profitability of BTN KCS Malang in 2018-2020.

INTRODUCTION

Sharia bank, as a financial institution that run their business with Islamic principles, has a role and contributions through the products and services provided to improve their performance. One indicator that can be used to calculate the bank's profitability is Return On Assets (ROA). The calculation of profitability using return on assets (ROA) can consider the ability of bank management to benefit overall (Dendawijaya, 2003).



Source: Financial Services Authority (OJK)

Figure 1. Return On Assets (ROA) of Sharia Banks in Indonesia 2018-2020

Based on the data in 2018, the value of ROA has a positive trend increasing. Meanwhile, in 2020 the value of ROA has a downward trend, which is seen on the March 2020 chart at 1.86% and immediately dropped to 1.55% in April. According to OJK Chairman Wimboh Santoso in Okefinance news in 2020, the cause of the decline in value of ROA is caused by the impact of the pandemic, and the trend of interest on the loan is decreasing. This led to the growth of the bank's net profit in 2020 decreasing so that the value of ROA is also decreasing.

Some other factors that can change the value of ROA namely the size of the bank, Loan To Deposit Ratio (LDR), Net Interest Margin (NIM), Non-Performing Loans (NPL) and Capital Adequacy Ratio (CAR). According to (Pertiwi & Susanto, 2019) the factors that affect (ROA) are the bank's size, LDR, NIM, and NPL, while the CAR does not affect the bank's profitability. In the author's research, the size of the banks is a reference in choosing a variable. According to (Kuncoro and Suhardjono, 2011), the size of the bank is a scale that can be classified as large as the size of a company, such as total assets, the value of the stock market, and others. So will be explained by examining some of the variables to see the effectiveness of the bank's profitability.

This research was conducted at one of the Islamic banks in Indonesia, Bank Tabungan Negara Syariah. The products offered by Bank Tabungan Negara Syariah are by the principles of Islam through Murabahah, Mudarabah, Wadiah, Istishna, and others. A wide variety of the products offered is indicated to increase the company's performance, a product of funding and financing. The product in funds are Prima iB Savings and BTN iB Deposits (Individual), which has the highest volume and amount on the product of funds.

In addition, on the financing product consumer, housing finance such as KPR Sejahtera iB, which is the Mortgage subsidy Program for homeownership from the Ministry of public works and Public Housing of the Republic of Indonesia which is intended for Low-income Communities (MBR), which became interesting for many people. Financing Multimanfaat iB also is financing consumer non-residential demand. The financing is intended for electronic goods and Furniture. So that utilities can improve the needs of the electronics and furniture community at this time, this study aims to advise the bank that the product was researched able to give effect to the profitability and can be the bank's focus in improving service products.

Profitability is a form of performance efficiency of the Bank.

The profitability of the Bank is the result of income generated by the Bank for a certain time. Usually, the profitability is calculated using the Return On Assets (ROA) ratio. For the Bank, maintaining profitability is very important because getting a high profit is the goal for every Bank. It is the same with (Brigham et al.,2001) that the main purpose of the Bank's operations is to achieve maximum profitability levels. So the Bank will run its operations to obtain optimal benefits through financial services to the community. If seen from the development of the profitability ratios show an increase, then it shows the performance of the Bank efficiently (Meythi, 2007).

According to (Dendawijaya, 2003), Return On Assets (ROA) is used to measure the ability of bank management in the gain (profit) as a whole. The greater value of ROA will show an increase in the level of profitability of a bank that is getting better or healthier. This will indicate a steady amount of capital and profit the bank have. In addition, according to (Bambang Riyanto, 1995), ROA is also a measurement method that is objective because the amount ratio can produce the company's policy or the steps to be taken by the company, especially banking in the future. Therefore, the bank produces policy for the company in the form of services or products that they intend to increase the bank's profitability through a service or product for the community.

Savings is an Aspect of the Bank's Profit

According to The Financial Services Authority (OJK), savings is money saved in the bank with a withdrawal system under certain conditions. While the

Sharia Savings is savings based on contracts of Islam such as wadiah, mudaraba, or other contracts by the principles of sharia and may only be withdrawn according to the terms and conditions that have been agreed. BTN Prima iB Savings, means that the product savings by using contract "Mudharabah Mutlaqah (Investment)", a cooperation between two sides. According to (Utami, 2020) mudarabah saving is the savings that can be taken any time where is the depository of the fund is referred to as shahibul maal (owner funds) while the bank as mudharib (fund manager), and the bank will split the proceeds of the funds to the owner by the terms agreed upon in the contract.

According to, (Agung, Dewi, Bagiada, & Nyoman, 2019), savings is a savings of third-party funds that can be withdrawn only under certain conditions that have been agreed upon in advance. The savings calculation is obtained from the difference between the amount of savings in the current period and the amount saved in the previous period. The relationship between savings and the profitability is money that a third party owns on bank withdrawals can only be done through certain terms and conditions. So, When customers do not draw those funds for a long time, the bank can manage the funds and increase profitability (Andini, Yuesti, & Sudiartana, 2019).

Deposits As An Investment-Enhancing Bank Capital

According to The Financial Services Authority (OJK), a Deposit is Money that can only take on a certain period and certain terms. Meanwhile, Sharia Deposits in Law Number (No.) 21 Of 2008, deposits are defined as the investment of funds based on the mudarabah contract or other contracts that do not conflict with sharia principles withdrawal can only be done at a certain time by the contract between the customer and the bank. BTN iB Deposits is an investment future for individuals or institutions with systems division competitive use agreement "Mudharabah Mutlaqah" (Investment), i.e., the cooperation between two sides with profits and losses are divided according to the contract that has been agreed upon.

However, (Utami, 2020) said that mudarabah Deposits are the money deposited to the bank, it can be in the form of rupiah, or foreign currency withdrawals can only be done at run time has been determined and agreed upon between the customer and the bank by the contract of mudarabah. According to

(Dietrich and Wanzenried, 2010), the relationship that has been deposited with profitability is a source of funding that is fundamental to the financing of a bank. (Andini et al., 2019) Said that Deposits represent customer funds withdrawn according to a certain period, so predictable availability of such funds. The high level of the deposit will increase the level of profitability of the bank. In addition, if the increase in the growth of deposits in the banking automatically raises capital, the bank can be channelled back into the community. The profitability of the bank will be achieved (Awdeh, 2005).

The dominance of the mortgage will give Benefits to the Bank.

According to The Financial Services Authority (OJK) mortgage is a credit facility provided by banks to individual customers who will buy or repair a home. While Sharia Mortgage is a type of financing that can be either short-term financing, medium, or long to house both used and new with the principles of Sharia are provided by Bank of Sharia or Sharia business unit (UUS). KPR Sejahtera iB is one of the products that is intended to program the welfare of low-income communities in cooperation with the Ministry of public works and Public Housing to ease the ownership of the house, with a contract of “Murabahah” (sale and purchase) that the Bank will make the purchase of the building by the agreement of the customer, then sell it back to the customer by prices and instalments has been agreed in the contract.

However, (Amany, 2016) said that Sharia mortgage is the sale and purchase agreement of a House between the bank and customer, in which the bank bought a house in need of the customer and then sell them to customers on the purchase price plus the Profit agreed by the bank and customer. The relationship between Murabahah Mortgage with the profitability of that Mortgage is murabahah Mortgage has the highest value and the most dominant financing on the other Mortgage, so defined that Mortgage can improve the profitability of the bank. Financing with a system of murabahah distributed will provide a profit and income (Amany, 2016). This Profit and revenue will affect the profitability of the bank.

Multimanfaat Financing as a provider of current needs

According to The Financial Services Authority (OJK), Financing is the funding support for the need or the procurement of goods/assets/services for a

particular mechanism. Multimanfaat BTN iB is defined as the purposes of purchase the type goods like electronics, furniture, and other needs without advance payment, instalment light and still get fully paid and term of financing up to 10 years through a contract “Murabahah”, the bank will purchase the building by agreement with the customer, then sell it back to the customer by an agreed price. According to (Anggraini, 2017), financing transaction of sale and purchase for an item by the price of the goods plus the margin agreed by two sides, where the seller informs in advance the price to the buyer.

In addition, according to (Utami, 2020), there is a process to obtain or process the goods in this financing transaction. Neither party is harmed because it is done with the consent of the two parties. The Relationship between murabahah financing and the profitability is a constituent of the greatest assets in sharia banks will get revenue in the form of margin/mark up. The acquisition of the mark-up will affect the profits of Islamic Banks and, in the end, can affect the increase in profitability through return on assets (ROA) (Anggraini, 2017).

METHODS

This study uses a type of Research descriptive analysis with a quantitative approach. It is interpreted as emphasising the relationship of causality between the variables that affect each other. The variables in this study use the dependent variable and the independent variables. The type of data is secondary data, namely data obtained from the company through the published document. Secondary Data in this study are Return On Assets (ROA) as the dependent data (Y), BTN Prima iB Savings (X_1), BTN iB Deposits (X_2), KPR Sejahtera iB (X_3), and Financing Multimanfaat BTN iB (X_4) as Independent data in the form of time series data using components VoA (Volume Of Assets) are given by Bank Tabungan Negara KCS Malang in the period of 2018-2020. Where time series data is data per month from each of the dependent and independent variables for 2018-2020, there are 36 data owned by each variable. In addition, this Research has the technique of analysis that are classical assumption Test, Multiple Linear Regression Analysis, T-test (Partial), F-test (Simultaneous) and Coefficient of Determination will be in the analysis using the app STATA.

RESULTS AND DISCUSSION

Multiple Regression Test and T-test

Table 1. The results of multiple regression and T-test

Y	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
X1	2,38e-07	9,24e-08	2,57	0,015	4,95e-08	4,26e-07
X2	1.13e-07	7,55e-08	1,50	0,145	-4,10e-08	2,67e-07
X3	0.0001633	0,000366	4,47	0.000	0,0000888	0,0002379
X4	0,0094558	0,0013795	6,85	0.000	0,0066423	0,0122692
Cons	-0,1828089	0,0310053	-5,90	0.000	-0,2460446	-0,1195732

$$\text{Regression : } Y = - 0,183 + 2,38 + 1,13 + 0,00016 + 0,0095 + \mu$$

The Effect of BTN Prima iB Savings to Return On Assets (ROA)

Based on the results showed that BTN Prima iB Savings in 2018-2020 has a significant and positive effect on the profitability of Bank Tabungan Negara KCS Malang with an explanation of the data analysis testing that X_1 shows $\alpha = 5\%$ (Test 2 sides), $df = 36 - 5 = 31$, the value of t-table = 2,040. The value of t-count = 2,57 and with a significance value of 0.015. Based on the results of calculation, it is obtained that $t\text{-count} > t\text{-table}$ is $2,57 > 2,040$ and a significance value smaller than 0.05 or $0,015 < 0,05$. The estimation results show that if there is a 0.1% increase in the variable, the improvement will occur at 23.8%. This shows that this variable can improve the profitability of a bank. In Sharia banks, savings products can also increase the profitability of a bank, and the high amount of savings will increase the bank's profitability.

The study results of this study by the study of (Fitri, 2018) said that savings have a positive effect and are significant on Profitability. Prima iB Savings is a saving inventory with the highest value volume of assets on another type of contract savings. So could say that these savings can dominate the type of Mudarabah savings. But the research of (Agung et al., 2019) said that the Growth of the Savings has a negative effect and is not significant with Profitability. It is also supported by research from (Febriyanti, Afifudin, & Mawardi, 2019) mudarabah savings did not significantly influence the profitability due to the low savings in storing and managing customers' savings. However, (Rohmaniah & Munandar, 2021) and (Mushoffa, 2019) said that the savings mudarabah has a

significant effect on return on assets because it is caused by an increase in savings mudarabah, which resulted in the increasing number of deposited funds and profits earned by the bank

The Effect of BTN iB Deposits to Return On Assets (ROA)

Based on the results showed that the BTN iB Deposits was in 2018-2020 does not have a significant effect but have a positive impact on the profitability of Bank Tabungan Negara KCS Malang with an explanation of the data analysis that X_2 shows that $\alpha = 5\%$ (Test 2 sides), $df = 36 - 5 = 31$, the value of t-table = 2,040. The value of t-count = 1.50 and with a significance value of 0.145. Based on the results calculation, it is obtained that t-count < t-table is $1,50 < 2,040$ and the significance value is greater than 0.05 or of $0.145 > 0,05$. The estimation results show that if there is a 0.1% increase in these variables, there will be 11.3%. According to the theory in the discussion, it is not that variable deposits can increase a bank's profitability.

The results of this study by (Ningrum, 2020) show the mudarabah deposits and no significant negative effect on Return On Asset (ROA). This is because the funds from these deposits are associated with the term to take these funds in a certain period and maximize less for banking operations. BTN iB Deposits (Individual) is one of the mudarabah deposits with the highest value on the type of deposit contract in 2020. But it does not do so in this study; the high value of this variable does not affect the profitability of BTN Syariah KCS Malang. Meanwhile, according to (Agung et al., 2019) and (Fitri, 2018) deposit growth has a positive and significant effect on profitability. This is supported by (Febriyanti et al., 2019) and (Ni'mah, 2021) who stated that the deposits mudarabah has a positive effect on the profitability of the bank as on the conditions that mudarabah deposits with a high number of customers who grow their funds in the form of these deposits.

The Effect of KPR Sejahtera iB to Return On Assets (ROA)

Based on the results showed that KPR Sejahtera iB 2018-2020 have a significant and positive effect on the profitability of Bank Tabungan Negara KCS Malang with an explanation of the data analysis that X_3 shows $\alpha = 5\%$ (Test 2 sides), $df = 36 - 5 = 31$, the value of t-table = 2,040. The value of t-count = 4.47 and with a significance value of 0.000. Based on the results of the calculation, it is

obtained that $t\text{-count} < t\text{-table}$ is $4.47 > 2,040$ and a significance value smaller than 0.05 or $0,000 < 0,05$. The estimation results show that if there is a 1% increase in that variable, it will be increased at 0.016%. This indicates that the theory in this discussion of variable Mortgage can increase a bank's profitability if the results of this study imply that when the value of the asset gets higher on this variable, it makes the bank's profitability can increase.

The results of this study by the research of (Amany, 2016) shows that home financing system murabahah significant effect on profitability (ROA) because, according to Muhammad (2002:96), purchases made by the banks will earn profit for the bank so that the profit is collected and used as investment, capital, or assets of the company. So it is said that the KPR Sejahtera iB can increase the profitability of BTN KCS Malang, and the amount of volume of assets in this mortgage is higher than the other type of mortgage. But the research of (Hidayat, 2018) said that the financing of Home Ownership (Mortgage) Murabaha contract on Profitability (ROA) did not significantly influence the Profitability (ROA) because Murabahah mortgage has the instalment period long enough so that if the mortgage is increased, then it will not be too big to give an increase in ROA.

In addition, according to the results of research (Riansyah, 2018) and (Permana, 2018) shows that the Mortgage has an influential negative but significant impact on profitability through Return On Assets (ROA). This is supported by research (Riyanti, 2018) that the KPR Sejahtera iB has a significant effect on the profitability of banks, in which home financing system with Murabaha contract is in the interest of a lot of users to give the advantage, and this income will affect the profitability of the bank.

The Effect of Multimanfaat BTN iB to Return On Assets (ROA)

Based on the results showed that Financing Multimanfaat BTN iB 2018-2020 have a significant and positive effect on the profitability of Bank Tabungan Negara KCS Malang with an explanation of the data analysis X_4 shows that $\alpha = 5\%$ (Test 2 sides), $df = 36 - 5 = 31$, the value of $t\text{-table} = 2,040$. The value of $t\text{-count} = 6.85$ and with a significance value equal to 0.012. Based on the results of calculation, it is obtained that $t\text{-count} > t\text{-table}$ is $6.85 > 2,040$ and a significance value smaller than 0.05 or $0,000 < 0,05$. The estimation results show that if there is a 1% increase in these variables, there will be 0.95%. This indicates by the

theory in this discussion that when the value of Financing gets higher, the bank's profitability can get higher too.

This research is, following the research of (Faradilla, Arfan, & Shabri, 2017)), showed that Murabahah financing has a positive and significant effect on the profitability of Islamic Banks. Murabahah financing is financing most dominant owned by various commercial banks based on Sharia. But according to (Hasibuan, 2019) and (Pradana, 2020) Murabahah financing does not significantly influence banks' profitability, which means the up or down this financing will not change the profitability. However, financing multimanfaat BTN iB is financing for electronic goods, and some people in their needs need furniture. Therefore, the increasing demand for electronic items from the community through this financing can increase the bank's profitability. In addition, (Utami, 2020) stated in her research that Murabahah financing affects the bank's profitability. This is supported by research conducted (Rohmaniah & Munandar, 2021) that the Murabahah financing has a significant effect on return on assets (ROA), due to the Murabahah financing is the largest contributor of bank profits with the aim of distribution for working capital, investment, and consumption, which is channelled to the productive sector.

F-Test (Simultaneous)

Table 2. F-test Result

Observation	36
F(4,31)	15,36
Prob > F	0,0000

Based on the results of the calculation, F-table is 2.68 by using $\alpha = 5\%$, where F-count is 15,36, and for F-count > F-table is $15,36 > 2,68$. Then H_0 is rejected and H_1 is accepted. So all the variable have a significant influence between BTN Prima iB Savings, BTN iB Deposits, KPR Sejahtera iB, and Financing Multimanfaat BTN iB with Return On Assets (ROA) in Bank Tabungan Negara KCS Malang.

Coefficient of Determination (R^2)**Table 3. Coefficient of Determination Result**

R-Squared	0,6647
Adj R-Squared	0,6214
Root MSE	0,00816

Based on the results of multiple linear regression analysis can be seen from the coefficient Adjusted R-Squared value with 0,621, which means that all the variables like BTN Prima iB Savings, BTN iB Deposits, KPR Sejahtera iB, and Financing Multimanfaat BTN iB can provide an explanation of Return On Assets (ROA) with 62,14%, while 37,86% explained by other variables not included in the model.

CONCLUSION

The results of this research can be concluded that variable Tabungan BTN Prima iB, KPR Sejahtera iB, and Financing Multimanfaat BTN iB have a significant effect and positive effect on the profitability of Bank Tabungan Negara KCS Malang in the years 2018-2020. While in variable deposits, BTN iB does not have a significant effect but is worth a positive impact on the profitability of Bank Tabungan Negara KCS Malang in the years 2018-2020. It is indicated that the rule is owned deposits associated with the term to maximize fewer funds for banking operations. However, the overall variable there is significant influence between BTN Prima iB Savings, BTN iB Deposits, KPR Sejahtera iB, and Financing Multimanfaat BTN iB of the Return On Assets (ROA) Bank Tabungan Negara KCS Malang in the years 2018-2020. The limitations of the data owned by the author led to the results of the study were not appropriate and to the maximum with the study of theory. So it is expected to add to the independent variables such as product funds or financing in the contract that the author has not examined as an opportunity for further research.

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