



## The Influence of Murabahah Financing and Third Party Funds (DPK) on Net Profit at Bank Sumut Multatuli Sharia Branch Office for the 2022-2024 Period

Putri Dini Agustin<sup>1</sup>, Nursantri Yanti<sup>2</sup>, Atika<sup>3</sup>

<sup>1,2,3</sup> Islamic Banking, State Islamic University of North Sumatra

\*Corresponding Author. Email: [putridiniagustin@gmail.com](mailto:putridiniagustin@gmail.com)

---

### ARTICLE INFO

#### Article History:

Received: 2026-05-05

Revised: 2026-05-24

Accepted: 2026-05-26

---

#### Keywords:

Murabahah  
Financing; Third  
Party Funds (DPK);  
Net Profit; Islamic  
Bank.

---

#### Paper Type:

Research Paper

---

### ABSTRACT

**Purpose:** This study aims to examine the extent to which financing murabahah and Third Party Funds (DPK) affect the net profit obtained by Bank Sumut, Multatuli Sharia Branch Office, over the period 2022 to 2024.

**Design/Method/Approach:** The approach adopted a quantitative, associative nature, with data sourced from the report's quarterly finance, including up to 12 data points. Analysis method covering descriptive statistics, testing assumptions classic, as well as multiple linear regressions equipped with t-test, F-test, and coefficient determination ( $R^2$ ).

**Findings:** In a way, partial murabahah has a significant positive impact on profit, with the t-count exceeding the t-table ( $4.139 > 2.262$ ). A similar pattern holds for DPK, which also has a significant positive influence (t-count =  $3.155 > 2.262$ ). Testing simultaneously yields a calculated F of 9.055, which exceeds the F table value of 4.26, confirming that the second variable, in a way, together influence profit clean. The  $R^2$  value of 0.594 indicates that the second variables explain 59.4% of the change in profit, while the remaining 40.6% is influenced by external factors within the scope of this model.

**Originality / Values:** Findings that confirm the importance of optimizing DPK collection and distribution through murabahah as the main pillar for improving the profitability of Islamic banks.

---

## INTRODUCTION

The banking industry in Indonesia continues to develop in line with the increasing need for the public to access financial services. One of the rapidly developing fields is Islamic banking. In addition to playing a role in collecting and distributing funds, Islamic banks conduct their business activities based on the principles of justice and openness and uphold the prohibition of usury in all their operations.<sup>1</sup>

One of the main roles of an Islamic bank is to channel funds through financing. Among all, the contract applied murabahah, which is recorded as a product, the most common form of financing. This is due to its relatively slow, easy, low-risk process and the certainty of the profit margin obtained by the bank. The high-use contract murabahah makes it an important factor in the development of Islamic banking.<sup>2</sup>

Apart from financing, Third Party Funds (DPK), which come from three main products, namely savings, current accounts, and deposits, become the foundation of operational banking. DPK growth reflects increasing public trust in the bank and creates room for the expansion of distribution financing. Alamsyah and Krisnaningsih (2023) have demonstrated a positive impact of DPK on profitability in Islamic banking.

The report published by the OJK shows that national Islamic banking consistently saw increases in assets, DPK, and total financing throughout 2022 to 2024, as presented in the table below.

**Table 1.** Growth of the Islamic Banking Sector in Indonesia for the 2022–2024 Periods

Year	Total Assets (Trillion Rp)	Third Party Funds / DPK ( Trillion Rp)	Total Financing (Trillion Rp)
2022	802.26	619.50	508.07
2023	892.17	684.52	585.46
2024	980.30	753.60	643.55

Source: OJK

<sup>1</sup> Wirman Fauziah Syifa, “Pengaruh Pembiayaan Mudharabah Dan Murabahah Terhadap Keuntungan Bersih (Studi Kasus Pada Bank Syariah Bukopin Periode 2016 - 2020)” 8, no. 1 (2022): 130–40.

<sup>2</sup> Dara Ayuna, “Pengaruh Pembiayaan Murabahah Terhadap Peningkatan Laba Pada PT. Bank Sumut Syariah KCP Stabat,” *JEKSya Jurnal Ekonomi Dan Keuangan Syariah* 1, no. 2 (2022): 130–39, <https://jurnal.perima.or.id/index.php/JEKSya/article/view/108/95>.

Based on the data in Table 1, the Islamic banking industry in Indonesia experienced positive growth from 2022 to 2024. Total assets increased from 802.26 trillion to 980.30 trillion, while Third Party Funds (DPK) rose from 619.50 trillion to Rp753.60 trillion. The increase was followed by a rise in total financing from 508.07 trillion to 643.55 trillion over the same period. The growth trend described indicates that the Islamic banking sector continues to develop and has significant potential to drive profitability for sharia-based financial institutions in Indonesia.

Condition: This states that the industry's national Islamic banking experience has sufficient development and is experiencing rapid growth in assets and financing, while covering DPK collection. The dominance of the murabahah contract as a form of financing underscores its significant role in supporting the financial performance and profits of Islamic banking in Indonesia. This study emphasizes the importance of influencing financing murabahah and DPK towards clean profit at the branch level, one of which is at Bank Sumut KCP Syariah Multatuli, a Bank Sumut work unit with high potential for growth and a large number of sharia customers in the North Sumatra region.

**Table 2.** Development Murabahah Financing, Third Party Funds, and Net Profit at Bank Sumut Multatuli Sharia Branch Office 2022-2024

Year	Financing Murabahah	Third Party Funds (DPK)	Net profit
2022	42,193,578,399.00	73,314,201,710	(5,342,391,002.00)
2023	46,023,975,367.20	141,217,463,540.34	(116,527,833.41)
2024	52,660,125,354.00	84,441,291,875.03	1,899,680,498.42

Source: Report Bank Sumut KCP Syariah Multatuli Finances for 2022-2024

Based on Table 2, Financing murabahah continues to improve every year. This means distribution financing to customers is increasing. Third Party Funds (DPK) also experienced changes, namely an increase in 2023 and a decline in 2024.

Temporary, that, net profit in 2022 and 2023 is still in negative territory. However, from 2022 to 2023, the loss experience declined significantly, so it can be said that the bank's financial condition is starting to improve, although it has not yet reached positive profit. In 2024, the profit finally turned positive.

Condition the show that increases product financing based on murabahah, as well as fundraising from customers, parties, and third parties, is always in line with improvement in profit and clean. This is a question about

how murabahah financing and third-party funds actually influence clean profit. Therefore, further analysis is necessary to study whether there is a meaningful influence from second variables on profit clean.

Several studies have previously strengthened the relevance of this study. Sari and Nuraini (2022) found a positive impact of murabahah on the achievement of BRI Syariah Bank's net profit, while Supriansyah (2022) demonstrated the influence of the large distribution of murabahah financing in driving the benefits of Islamic banking in general in Indonesia. Pradana, Nur Diana, and Rofiq (2022) also proved that role-positive, significant third-party funds are third in support capacity of Islamic banks to generate benefits. However, studies on Bank Sumut KCP Syariah Multatuli are still rare, so this study becomes relevant to fill in the gap.

Based on phenomena and differences in previous results, this study centralizes its attention on testing the influence of financing murabahah and DPK on net profit at Bank Sumut, Multatuli Sharia Branch Office, for the 2022–2024 period. This study aims to examine the impact of every variable in a partial and simultaneous manner, in order to provide a clearer, more comprehensive picture of the related factors that influence profitability at the branch level. The researchers are interested in conducting a study titled "Influence of Financing Murabahah and Third Party Funds (DPK) on Net Profit at Bank Sumut, Multatuli Sharia Branch Office for the 2022-2024 Period".

## RESEARCH METHOD

Study this quantitative associative method to measure the extent of the impact of distribution financing murabahah and DPK collection on the acquisition profit net of Bank Sumut KCP Syariah Multatuli in the 2022 to 2024 period. Quantitative method used because the data is in the form of processed numbers in a way that statistics can be used for identifying relatedness between variables<sup>3</sup>. The data used in this study is secondary data in the form of reports collected from the bank, documenting its finances.

Data analysis was performed using descriptive statistics to provide a general description of the variables in the study, without drawing broader conclusions. Next, assumption testing was carried out using classic tests for normality, heteroscedasticity, multicollinearity, and autocorrelation before the multiple linear regression analysis. The independent variables are free to profit from clean analysis, using coefficient determination ( $R^2$ ). In contrast, the t-test is

---

<sup>3</sup> Syafrida Hafni Sahir, *Metodologi Penelitian*, 2022.

used to examine each variable individually, and the F test is used to assess their influence together<sup>4</sup>.

Study this: apply multiple linear regression involving several free variables and one bound variable in an equality constraint.

$$Y = a + b_1X_1 + b_2X_2 + \dots + b_nX_n$$

Information:

Y = Net Profit

a = Constant

b<sub>1</sub>, b<sub>2</sub> = Coefficient regression

X<sub>1</sub> = Financing Murabahah

X<sub>2</sub> = Third Party Funds (TPF)

e = Error term

## RESULT AND DISCUSSION

### Results

#### *Statistical Test Descriptive*

Descriptive statistics are used to describe the characteristics of the data being studied, including the lowest and highest values, the median, and the distribution of each variable. Research this using 12 quarterly observation data points during the 2022–2024 period.

**Table 3.** Description Statistics

	N	Minimum	Maximum	Mean	Std.Deviation
Pembiayaan Murabahah	12	39.34	52.26	45.4042	4.06884
Dana Pihak Ketiga (DPK)	12	59.67	192.65	115.3967	46.51513
Laba Bersih	12	-4.94	1.74	-.3217	1.77744
Valid N (listwise)	12				

Source: Result data processed by researchers using the SPSS version 31 (2026) program

Based on Table 3, the variables financing murabahah show a minimum value of 39.34 and a maximum of 52.26, with an average of 45.40 and a standard deviation of 4.07, indicating a relatively stable distribution. DPK shows fluctuations with a larger range of 59.67 to 192.65 and a standard deviation of 46.52, reflecting sufficient movement dynamics throughout the research period.

<sup>4</sup> Sugiyono, *Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D*, 2020.

Net profit is in the range of -4.94 to 1.74, with a negative average (-0.32), indicating that the bank is still experiencing condition loss in part of the big period observation.

### *Hypothesis Testing*

#### 1. Multiple Linear Analysis Test

**Table 4.** Multiple Linear Analysis Test

<u>Coefficients<sup>a</sup></u>								
Model		<u>Unstandardized</u> B	Coefficients Std. Error	Standardiz ed Coefficien ts Beta	t	Sig.	Collinea rity Toleran ce	Statisti c VIF
1	(Constant)	-22.672	5.276		-4.297	.002		
	Murabahah	.421	.102	.964	4.139	.003	.681	1.469
	DPK	.028	.009	.734	3.155	.012	.681	1.469

a. Dependent Variable: Laba Bersih

Source: Result data processed by researchers using the SPSS version 31 (2026) program

To measure the influence of financing murabahah and third-party funds on profit clean, research. This uses multiple linear regression, with results data processing as follows:

$$\text{Net Profit} = -22,672 + 0.421 (\text{Murabahah}) + 0.028 (\text{DPK}) + e$$

Equality: the fact that financing murabahah and party funds are third; both of them have a unidirectional impact on clean profit. Every improvement: financing murabahah and third-party funds; third, net profit also increases, of course, with other variables assumed not changed.

Based on the formula regression above, each component in the above regression can be explained as follows:

1. Constant value -22.672 means that if financing murabahah and third-party funds are considered, then the profit is predicted to be negative, worth -22.672. Constant value: this only describes a condition-based case when there is no contribution from independent variables to profit.
2. Coefficient regression financing murabahah 0.421 with significance of 0.003 (< 0.05) indicates a positive and significant influence on profit. This means that the increase in murabahah financing tends to be followed by an increase in profit, thereby contributing to the bank's financial performance.
3. DPK has a coefficient regression of 0.028 with significance 0.012 < 0.05, meaning DPK has a positive and significant effect on profit clean. The greater the DPK collected, the higher the bank's ability to distribute is,

resulting in higher financing and achieving income, so that profit will follow an increase

## 2. T-test

**Table 5.** T-test

Coefficients <sup>a</sup>								
Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Tolerance	Statistic VIF
1	(Constant)	-22.672	5.276		-4.297	.002		
	Murabahah	.421	.102	.964	4.139	.003	.681	1.469
	DPK	.028	.009	.734	3.155	.012	.681	1.469

a. Dependent Variable: Laba Bersih

Source: Result data processed by researchers using the SPSS version 31 (2026) program

Influence Financing Murabahah to profit Net Profit of Bank Sumut Multatuli Sharia Branch Office for the 2022-2024 Period

Based on Table 5, the t-test indicates a significant influence of financing murabahah on profit clean, with a t-statistic of 4.139 and a significance level of 0.003. The t table was consulted based on degrees of freedom (df) =  $n - k = 12 - 3 = 9$ , and at the 5% significance level (two-sided), the critical value was 2.262. Because the calculated t is greater than the t table value and the significance is below 0.05, murabahah is proven to be significantly influential on profit clean.

The Influence of Third-Party Funds (DPK) on the Net Profit of Bank Sumut Multatuli Sharia Branch Office for the 2022-2024 Period

Based on Table 5, the t-test shows that DPK influences profit clean, with a t-statistic of 3.155 and a significance of 0.012. Because the value exceeds the t-table value of 2.262, DPK is generally partially proven to be significant in influencing profit at the Clean Bank.

## 3. F test

**Table 6.** F Test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.215	2	11.608	9.055	.007 <sup>b</sup>
	Residual	11.537	9	1.282		
	Total	34.752	11			

a. Dependent Variable: Laba Bersih  
b. Predictors: (Constant), DPK, Murabahah

Source: Result data processed by researchers using the SPSS version 31 (2026) program

The results of the F test in Table 6 show a calculated F value of 9.055, compared with the F table value of 4.26 at the 5% significance level, with  $df_1 = 2$  and  $df_2 = 9$ . Because the calculated F value is higher than the F table ( $9.055 > 4.26$ ) and the significance level is below 0.05 ( $0.007 < 0.05$ ), it can be interpreted that Third Party Funds (DPK) and financing murabahah have a simultaneous influence on profit.

### ***Coefficient Test Determination ( $R^2$ )***

Coefficient determination aims to measure the extent to which the independent variables, in a simultaneous way, explain changes in the dependent variable, as reflected in the *Adjusted R-Square*.

**Table 7.** Coefficient Test Determination ( $R^2$ )

<b>Model Summary<sup>b</sup></b>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.817 <sup>a</sup>	.668	.594	1.13222	1.514
a. Predictors: (Constant), DPK, Murabahah					
b. Dependent Variable: Laba Bersih					

Source: Result data processed by researchers using the SPSS version 31 (2026) program

From the results of the tests in Table 7, the Adjusted R Square is 0.594, indicating that approximately 59.4% of the change in profit can be explained by two variables, namely financing murabahah and DPK; meanwhile, 40.6% of the variance is explained by variables outside the model.

## **Discussion**

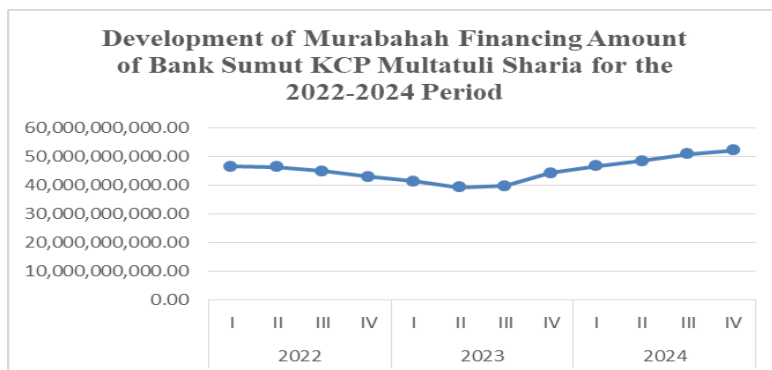
### ***Influence Financing Murabahah to profit Clean Bank Sumut Multatuli Sharia Branch Office***

Based on the results of the research conducted, the count from the financing murabahah  $>$  t table ( $4.139 > 2.262$ ), with significance  $0.003 < 0.05$ , indicates that murabahah has a positive and real impact on the profit of Bank Sumut KCP Syariah Multatuli.

Findings are in line with the draft Islamic banking, which places murabahah as one of the main instruments of financing that generate income through profit margins. Along with the increase in the amount of murabahah financing given, the bank obtains a higher margin, which increases clean profit.

A study by Supriansyah, Munir, and Yuliana (2022) found that the impact of murabahah financing is positive and significant on the profitability of

Islamic commercial banks in Indonesia<sup>5</sup>. In addition, research by Mufida (2023) shows that murabahah makes its own contribution to the profitability of Islamic banks, even though the model and variable approaches use different control variables<sup>6</sup>. These findings strengthen the view that murabahah is an important contributor to the formation of clean Islamic banking profit.



**Figure 2.** Trend in Nominal Financing Murabahah at Bank Sumut KCP Syariah Multatuli 2022 – 2024

Source: Report Finance Bank Sumut KCP Syariah Multatuli quarterly report for the 2022–2024 periods, processed by researchers 2025

Based on the chart of financing murabahah development, it can be observed that from 2022 to mid-2023, there was a trend of declining murabahah financing. In early 2022, the value of financing was still above 46 billion rupiah, but it gradually declined, reaching its lowest point in the second quarter of 2023. Conditions that reflect a slowdown in the distribution of murabahah financing, possibly influenced by banks' prudent approach to distribution and a decrease in customer requests.

Next, from the third quarter of 2023 to the end of 2024, financing murabahah shows a sustainable improvement in direction. Financing value continues to increase, reaching 52 billion rupiah in the fourth quarter of 2024. The increase in this shows the existence of repair in performance distribution financing, both as a response to the increasing need for financing customers and

<sup>5</sup> Muhammad Supriansyah, Misbahul Munir, and Indah Yuliana, “Pengaruh Murabahah Terhadap Profitabilitas Bank Umum Syariah Di Indonesia,” *Jurnal Tabarru’: Islamic Banking and Finance* 5, no. 1 (2022): 140–49, [https://doi.org/10.25299/jtb.2022.vol5\(1\).9167](https://doi.org/10.25299/jtb.2022.vol5(1).9167).

<sup>6</sup> Ahmad Fahrudin Alamsyah Mufida Rita Ulfi Mufida, “The Effect Of Mudharabah, Murabahah, And Musyarakah Financing On The Profitability Of Dpk As A Moderation Variable” 8, no. 1 (2023): 130–40, <https://journal.uiad.ac.id/index.php/adz-dzahab/article/view/3287/1409>.

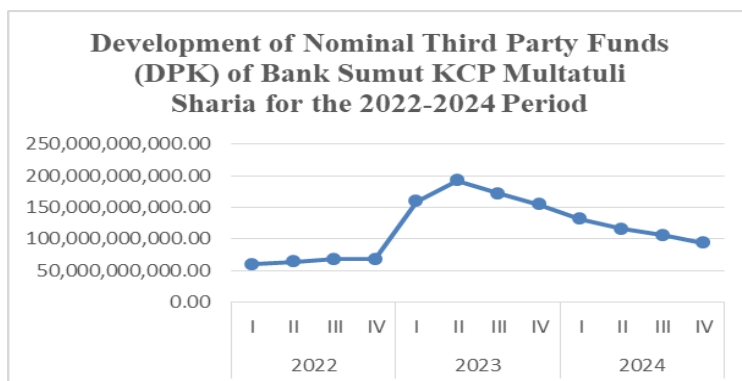
as a result of internal bank policies that encourage growth in financing productive activities

***The influence of Third Party Funds (DPK) on the profit of the Clean Bank Sumut Multatuli Sharia Branch Office***

Research results show that DPK has a positive and significant impact on profit ( $t$  count  $3.155 > t$  table  $2.262$ ), and the significance value is  $0.012 < 0.05$ . Sharia banks utilize DPK as their main capital to operate intermediation functions, so that DPK growth opens up opportunities for expansion financing that ultimately increase income and profit.

Islamic banks implement third-party funds for operating functions and intermediation. With increased funds collected from society, they can secure larger amounts of financing, raise income, and ultimately increase profit.

This result supports the findings of Pradana, Diana, and Rofiq (2022), which show the significant role of DPK on the profitability of Islamic commercial banks<sup>7</sup>. Findings confirm that the bank's ability to raise funds from the public is an important component supporting performance improvement in Islamic banking finance.



**Figure 3.** Nominal Movement of Third Party Funds (DPK) of Bank Sumut KCP Syariah Multatuli 2022 – 2024

Source: Report Finance Bank Sumut KCP Syariah Multatuli quarterly report for the 2022–2024 periods, processed by researchers 2025

The graph of third-party funds development shows a gradual increase throughout 2022, from the first to the fourth quarter. This reflects the bank's ability to collect public funds, which were generally stable during that period.

<sup>7</sup> Taufik Pradana, Ilfi Nur Diana, and Aunur Rofiq, “The Effect of Third Party Funds on the Profitability of Islamic Commercial Banks in Indonesia,” *Jurnal Tabarru’: Islamic Banking and Finance* 5, no. 1 (2022): 150–57, [https://doi.org/10.25299/jtb.2022.vol5\(1\).9192](https://doi.org/10.25299/jtb.2022.vol5(1).9192).

Entering early 2023, Third Party Funds (TPF) experienced a very significant increase, reaching its highest value in the second quarter of 2023. However, after peaking, Third Party Funds showed a gradual decline through the end of 2024. This decline may reflect changes in customer behavior regarding savings, the possibility of withdrawals, and the bank's internal policies for managing the funding structure.

Despite a decline in third-party funds in 2024, this did not directly impact bank earnings. This situation demonstrates that the amount of third-party funds does not always align with bank profitability.

### ***Influence Financing Murabahah and Third Party Funds (DPK) against profit clean Bank Sumut Multatuli Sharia Branch Office***

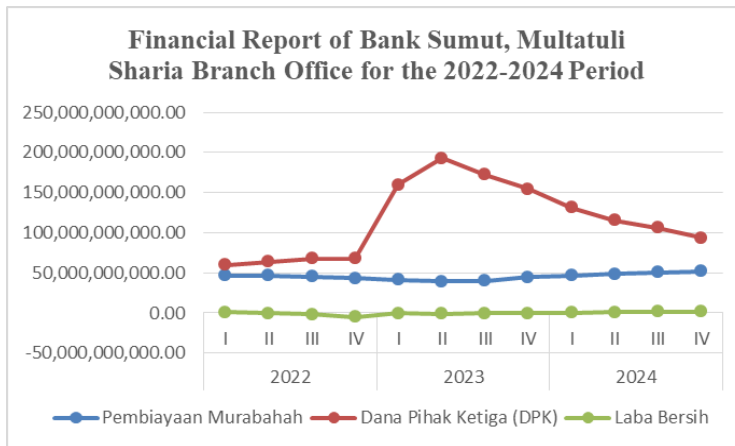
In a way, simultaneous financing of murabahah and DPK has been shown to influence clean profit significantly ( $F = 9.055 > F \text{ table} = 4.26$ ), with a significance level of  $0.007 < 0.05$ . The  $R^2$  value of 0.594 confirms that 59.4% of the change in profit is explained by the variables included in the model. In comparison, the remaining 40.6% is explained by other variables not covered in the model.

Findings: This describes that achieving net profit for the bank depends on strong internal banking capabilities, raising funds from third parties, and making it happen optimally through murabahah financing. Therefore, integration between fundraising and distribution strategies for financing becomes an important factor in increasing the profitability of Islamic banks.

Mufida's results (2023) stated that the combination of financing from the main and third-party funds, and the third party's own role, influences the profitability of Islamic banks.<sup>8</sup>

---

<sup>8</sup> Mufida Rita Ulfi Mufida, "The Effect Of Mudharabah, Murabahah, And Musyarakah Financing On The Profitability Of Dpk As A Moderation Variable."



**Figure 4.** Graph Development Murabahah Financing, Third Party Funds (DPK), and Net Profit of Bank Sumut Syariah Multatuli Branch Office for the 2022-2024 Period

*Source: Report Bank Sumut KCP Syariah Multatuli Finance 2022 – 2024 (data processed 2025)*

Based on the chart combination, each variable shows different patterns of development during the 2022–2024 period. Third-party funds fluctuated sharply, with a significant improvement in early 2023, followed by a decline through the end of 2024. Meanwhile, financing murabahah tends to decrease until mid-2023, before returning to increase in a way that is consistent throughout 2024.

Net profit shows a different pattern, where in 2022 - 2023, most of the big ones are in negative territory, even though Third Party Funds are relatively high. However, in 2024, the increase in murabahah financing was accompanied by a net profit, even though Third Party Funds decreased. In general, this indicates that financing murabahah contributes more to improving clean profit compared to Third Party Funds.

## CONCLUSION

From the results of the tests conducted, financing murabahah has a partial positive and significant impact on clean profit, confirming that the expansion of murabahah distribution is closely correlated with increases in the bank's income margin and profitability. DPK also has a significant and positive impact partially, indicating that the ability to collect public funds is a strong factor for strengthening function intermediation and enhancing performance finance, as well as in a simultaneous way, both variables capable explains 59.4% of the variation in profit clean, affirm the need for synergy between DPK management and optimization financing murabahah as an integrated strategy in increase profitability of Islamic banks. Murabahah proven to have more

influence and dominance in pushing profit clean compared to DPK, so banks need to prioritize expansion financing murabahah supported by efficient and strategic DPK management. ■

## REFERENCES

- Alamsyah, Reyhan Septya, and Diah Krisnaningsih. “Pengaruh Dana Pihak Ketiga Dan Pembiayaan Tijarah Terhadap Laba Atau Profit Pada Bank Central Asia Syariah.” *Journal Tabarru’: Islamic Banking and Finance* 6, no. 1 (2023): 324–35.
- Andriani, and Fitri Patika Sari. “DANA PIHAK KETIGA (DPK) DAN PEMBIAYAAN AKAD MURABAHAH (Studi pada PT. Bank Syariah Mandiri Periode 2014-2018) (The Third Party Fund (DPK) and Murabahah Financing (Study at PT. Bank Syariah Mandiri Periode 2014-2018).” *Qawānīn Journal of Economic Syaria Law* 5, no. 1 (2021): 83–100. <https://doi.org/10.30762/qawanin.v5i1.3422>.
- Ayuni Galuh Permatasari, Weni, Maulana Yusuf, and Marissa Putriana. “The Effect of Third Party Funds and Murabahah Financing on Net Profit of Pt. Bca Syariah in 2014-2021.” *Journal Margin* 3, no. 1 (2023): 15–36.
- Dara Ayuna. “Pengaruh Pembiayaan Murabahah terhadap Peningkatan Laba pada PT Bank Sumut Syariah KCP Stabat.” *JEKSya Jurnal Ekonomi dan Keuangan Syariah* 1, no. 2 (2022): 130–39. <https://jurnal.perima.or.id/index.php/JEKSya/article/view/108/95>.
- Fauziah Syifa, Wirman. “Pengaruh Pembiayaan Mudharabah dan Murabahah terhadap Keuntungan Bersih (Studi Kasus pada Bank Syariah Bukopin Periode 2016–2020)” 8, no. 1 (2022): 130–40.
- Ghozali, H, Imam. *Analisis Multivariate SPSS. Aplikasi Analisis Multivariate dengan Program IBM SPSS* 26, 2021.
- Mufida Rita Ulfi Mufida, Ahmad Fahrudin Alamsyah. “The Effect Of Mudharabah, Murabahah, And Musyarakah Financing On The Profitability Of Dpk As A Moderation Variable” 8, no. 1 (2023): 130–40. <https://journal.uiad.ac.id/index.php/adz-dzahab/article/view/3287/1409>.
- Pradana, Taufik, Ilfi Nur Diana, and Aunur Rofiq. “The Effect of Third Party Funds on the Profitability of Islamic Commercial Banks in Indonesia.” *Journal Tabarru’: Islamic Banking and Finance* 5, no. 1 (2022): 150–57. [https://doi.org/10.25299/jtb.2022.vol5\(1\).9192](https://doi.org/10.25299/jtb.2022.vol5(1).9192).

- Rachmawati, Belliwati Kosim, and Mister Candra. "Financial Inclusion Dan Stabilitas Perbankan: Bukti Empiris Bank Yang Terdaftar Di BEI." *Jurnal Penelitian Manajemen Dan Inovasi Riset*, 2025, 28–51.
- Rahmatika. "Pengaruh Pembiayaan Murabahah dan Mudharabah terhadap Laba Bersih pada Bank Umum Syariah di Indonesia pada periode 2015-2019." *Jurnal Ilmiah MEA (Manajemen, Ekonomi, dan Akuntansi)* 5, no. 1 (2021): 839–51.
- Ramadhany, Ridha. "Buku Saku Digital Penggunaan Spss Ver.29 Aplikasi," 2020, 1–50.
- Sahir, Syafrida Hafni. *Metodologi Penelitian*, 2022.
- Sugiyono. *Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D*, 2020.
- Supriansyah, Muhammad, Misbahul Munir, and Indah Yuliana. "Pengaruh Murabahah Terhadap Profitabilitas Bank Umum Syariah Di Indonesia." *Jurnal Tabarru': Islamic Banking and Finance* 5, no. 1 (2022): 140–49. [https://doi.org/10.25299/jtb.2022.vol5\(1\).9167](https://doi.org/10.25299/jtb.2022.vol5(1).9167).
- Suryadi, Nanda. "Pengaruh Pembiayaan Murabahah, Mudharabah, Ijarah, Dan Rasio Non-Performing Financing Terhadap Profitabilitas Pt Bank Bri Syariah Tbk." *Journal Tabarru': Islamic Banking and Finance* 5, no. 1 (2022): 83–97. [https://doi.org/10.25299/jtb.2022.vol5\(1\).7947](https://doi.org/10.25299/jtb.2022.vol5(1).7947).