Effect of Mudharabah Income, Musyarakah Income, and Murabahah Income on Net Profit in PT Bank BCA Indonesia

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ABSTRACT: This study aims to obtain empirical evidence about the effect of mudharabah income, musyarakah income and murabahah income either partially or jointly on net profit at PT Bank BCA Syariah. The method used in this research is a descriptive and verification research method with a quantitative approach. The sample in this study is the monthly financial report of PT Bank BCA Syariah for the period 2019 – 2021. The research data is processed using SPSS version 25 which aims to analyze the effect of mudharabah, musyarakah and murabahah income on net Profit. The results of this study indicate that mudharabah income and musyarakah income partially affect net profit, but murabahah income does not partially affect net profit and the three variables simultaneously have a positive and significant effect on net profit.

KEYWORDS: Mudharabah Income, Musyarakah Income, Murabahah Income, Net Profit

I. INTRODUCTION

Financial institutions are business entities or institutions in the field of financial services that are engaged in collecting funds from the public and channeling them for funding and obtaining profits in the form of interest or percentages. However, the business activities of this institution can be in the form of raising funds only, distributing funds only, or both at once. Financial institutions are business entities whose assets are mainly in the form of financial assets or claims compared to non-financial assets (Latumaerissa, 2017). One of the financial institutions in Indonesia is a financial institution in the form of a bank. A bank is a type of financial institution that carries out various services, such as providing loans, circulating currency, supervising currency, acting as a place for storing valuable objects, financing the business of, companies (Abdurrachman 2014).

Simply put, a bank is an institution that collects funds from the public, commonly referred to as customers, and then redistributes them to customers, either in the form of money savings, bonds and other bank products. In obtaining profits, using interest as a tool. However, this interest only applies to conventional banks, there are also so-called Islamic banks. According to Sudarsono (2015) Islamic banks are state financial institutions that provide credit and other services in payment traffic and also money circulation that operate using sharia or Islamic principles. In carrying out its business it must be guided by sharia or Islamic principles, things that are prohibited in sharia principles must be avoided in carrying out business at Islamic banks such as the application of interest carried out in conventional banks, sharia principles must also be based on the principles of justice and balance and do not contain rhiba, gharar, maysir, zalim, objects that are forbidden and do not violate what has been regulated in the fatwa of the Indonesian Ulama Council.

One of the financial institutions in the form of a sharia bank that has been established and contributes to the country's economy is PT Bank BCA Syariah ("BCA Syariah"). PT Bank BCA Syariah ("BCA Syariah") was established and started to carry out business activities based on sharia principles after obtaining a sharia operating license from Bank Indonesia based on BI Governor Decree No. 12/13/KEP.GBI/DpG/2010 dated March 2, 2009 and then officially operated as a sharia bank on Monday, April 5, 2010.

According to the regulation of Law No. 10 of 1998, the implementing regulations in Islamic banks are the development of business activities that will be carried out by banks according to sharia principles. judicially, it can even be said that conventional banks can or are allowed to open sharia-based banking branches. In Islamic principles, interest is one that is forbidden or should not be carried out in Islamic banking because it is not in accordance with sharia principles, the use of this interest can be replaced with the use of profit sharing. Because profit sharing is an agreement made without coercion between the two parties

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concerned and does not violate existing sharia principles. Every company or financial institution's main goal is to seek profit or profit as much as possible. In carrying out their business, financial institutions continue to innovate so that many people or customers are interested in collaborating, one of the things that Islamic banking institutions do is improve promotion methods, improve services, provide investment benefits, and issue products in the form of mudharabah, musyarakah, and murabahah. mudharabah, musyarakah, and murabahah products are superior products owned by Islamic banks.

Mudharabah is business cooperation between two people where the first party (shohibul maal) provides all the capital, while the other party becomes the manager, while musharaka can be interpreted as a joint venture agreement between two or more parties who own capital to finance a type of business where the income is divided according to the agreed ratio, and murabahah is an agreement to buy and sell an item at a price equal to, the cost of goods plus the mutually agreed income with deferred payment of one month to one year. The income received by the bank for the profit sharing will affect the net profit of Islamic banking. According to the research results of Putri & Ma'wa (2018), revenue sharing from musyarakah and income sharing from mudharabah have a partial and simultaneous effect on net income. The results of Darajat (2021) research, stated that partially mudharabah revenue sharing had a partial effect on net income and had a strong relationship between the mudharabah revenue sharing variable and the net profit variable, while the results of Ichwati (2019) research stated that mudharabah income had an effect on negative and significant effect on net income while musharaka income has a positive and significant effect on net income and third party funds have a positive but not significant effect on net income and simultaneously mudharabah income and musyarakah income variables have a significant but not significant effect on third parties.

Based on the description above, the researcher aims to determine the effect of mudharabah income, musyarakah income and murabahah income on net profit at PT Bank BCA Syariah.

II. HYPOTHESIS DEVELOPMENT
In this study, the authors set 4 (four) hypothetical points, the development of which can be described as follows:

Effect of Mudharabah Income on Net Profit
Mudharabah is a cooperation agreement between two parties, namely the Islamic bank (shahibul mall) and the entrepreneur (mudharib), the bank provides all the capital and the entrepreneur as the manager of the capital for the project to be implemented. Profits and losses will be divided according to the agreement between the two parties. This can be interpreted that the existence of mudharabah income has the possibility to affect the company's net profit, or in other words, the fluctuations in the mudharabah income obtained by the company will affect the rise and fall of the company's net profit. When looking at the results of previous studies with similar variables conducted by Chalifah & Sodiq (2015), it is evident that mudharabah income has a positive and significant effect on net income. The results of Ichwati, 2019 research, state that mudharabah financing income has a significant effect on net income. From this description, the first hypothesis in this study can be formulated as follows:
H1: Mudharabah income has a significant positive effect on net profit.

The Effect of Musyarakah Income on Net Profit
Musyarakah is a cooperation agreement between two or more parties in conducting a business or business, where each party provides funding needs for each other. Profits and risks are shared according to the agreement that has been made in terms of financing new and or existing business investments. As we know that normal business investment financing will affect the profits generated by the company. Therefore, in this study, the researcher assumes that Musyarakah income will have a significant positive effect on net income, as is the case with Felani & Setiawian (2017) research which proves that the musyarakah variable partially has a positive and significant effect on net income. The results of the research by Misdalifah & Wirman (2022) also prove that Musyarakah has an influence on the net income variable. From the description above, the second hypothesis in this study can be formulated as follows:
H2: Musyarakah income has a significant positive effect on net profit.

The Effect of Murabaha Income on Net Profit
Murabahah is a contract of sale and purchase agreement between the bank and the customer. Islamic banks buy goods needed by customers and then sell them to customers in need by increasing the acquisition price with the difference agreed by the customer and the bank. Therefore, the authors assume that musyarakah income influences net income in accordance with research conducted by Sari & Nuraini (2022) which proves that murabahah income has a positive and significant effect on net

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income. Then the results of the study Nuraisyah & Winarno (2019) also prove that murabahah influences profit. From the description above, the third hypothesis in this study can be formulated as follows:

H3: Murabaha income has a significant positive effect on net profit.

Effect of Mudharabah Income, Musyarakah Income and Murabaha Income on Net Profit

Mudharabah is a cooperation agreement between two parties, namely a sharia bank (shahibul mall) and an entrepreneur (mudharib) related to the capital funding of a company, while Musyarakah is a cooperation agreement between two or more parties in conducting a business or business related to business investment. Murabahah is a sale and purchase contract between the customer and the bank where the bank provides the difference in price to the price of goods known to the customer. These three types of sharia income have a strong ability to simultaneously influence the rise and fall of the value of net income in the company. The results of research by Ichwati (2019), Sari & Nuraini (2022) prove that mudharabah, musyarakah, and third-party funds have a simultaneous effect on net income. From the description above, the fourth hypothesis in this study can be formulated as follows:

H4: Mudharabah Income, Musyarakah Income, and Murabaha Income have a positive effect on Net Profit..

III. METHODOLOGY

Research design

This research was conducted at PT BCA Syariah and is a development of previous studies. The research method used in this research is descriptive research method, namely testing the philosophy of several variables by means of hypothesis testing. The variables used in this study are 3 independent variables and 1 dependent variable. The independent variables in this study include; Mudharabah Income (X1) as measured by comparing Mudharabah Income with Total Income, Musyarakah Income (X2) as measured by comparing Musyarakah income with Total income and Murabaha Income (X3) measured by comparing Murabaha income with Total income. While the dependent variable in this study is the Net Profit Variable (Y) whose value is obtained from subtracting profit before tax with the tax burden of PT BANK BCA Syariah. The purpose of using these three variables is to find out whether there is a relationship between mudharabah income, musyarakah income and murabahah income to net income at Bank BCA Sharia. Linear regression analysis is the analysis used in this study, to test the hypothesis by using the F test to be able to test the X variable at once against the Y variable and the T test to test the X variable gradually against the Y variable.
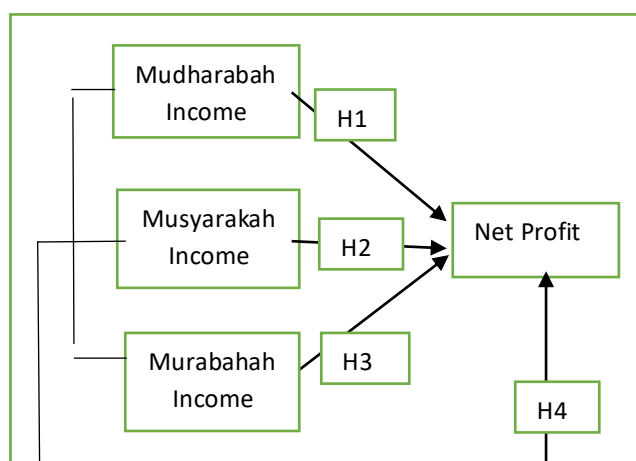

Figure 1. Research Model
Source: Data processed

Data Collection Technique

In this study, the authors obtained information by downloading data from the official website www.bankbcasyariah.co.id and using monthly reports from 2019-2021.

Population and Sample

The population in this study are all Mudharabah Income, Musyarakah Income, Murabahah Income and Net Profit on the Financial Statements of PT. BANK BCA Syariah. The sampling technique in this research is to use purposive sampling with samples in the

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study, namely Mudharabah Income, Musyarakah Income, Murabahah Income and Net Profit on the Financial Statements of PT. BANK BCA Syariah in 2019 – 2021

Variable Operational Definition

Dependent variable

The dependent variable in this study is net income at PT Bank BCA Syariah. Hery (2018) says net income is profit before income tax which is deducted by income tax. Net income can be said if all the profits earned by the company have been reduced by operating costs and also tax expenses during the period. To calculate net profit, namely gross profit minus operating expenses

Independent Variable

The independent variable in this study consisted of three variables, namely, murabahah income, mudharabah income, and musyarakah income. Murabaha income variable is obtained from the income statement of Islamic commercial banks. The unit of murabahah income uses rupiah. Mudharabah income variable is obtained from the profit and loss statements of Islamic commercial banks, and the musyarakah income variable is obtained from the profit and loss statements of Islamic commercial banks.

Data Analysis Technique

The technique used to analyze the data in this study is to use several series of tests, including Instrument Quality Testing (Normality Test), Data Distribution Test (Multicollinearity Test, Autocorrelation Test and Heteroscedasticity Test), and Hypothesis Testing (Multiple Linear Regression Test, F Test and t test). The application used in the calculation and statistical analysis in this study is SPSS 25.0.GT

IV. RESULT AND DISCUSSION

Discussion Result of Classical Assumption

Test Normality Test

In this study, the normality test was used to test whether the independent variable and the dependent variable had a normal or close to normal relationship. In this study, normality testing was carried out using the Kolmogorov-Smirnov test.

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	12.35229101
Most Extreme Differences	Absolute	.103
	Positive	.103
	Negative	-.075
Test Statistic		.103
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
Source: Data processed

From the data in Table 1, it can be seen that the probability value (significance) obtained from the Kolmogorov-Smirnov test is 0.200. Because the probability value in the Kolmogorov-Smirnov test is still greater than the error rate (0.05) or 5%, it is concluded that the regression model is normally distributed.

Multicollinearity Test

Multicollinearity is used to be able to see whether there is a large relationship owned by the independent variables used in this type of regression. If there is multicollinearity then it will usually be seen from the value of the coefficient of determination

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which is quite high, but in the partial test of the regression coefficient, there is no or there is but only a few significant regression coefficients. The value of variance inflation factors (VIF) is an indicator of the presence or absence of multicollinearity in the independent variables, namely the method used in this study. Multicollinearity is used to be able to see whether there is a large relationship owned by the independent variables used in this type of regression. If there is multicollinearity then it will usually be seen from the value of the coefficient of determination which is quite high, but in the partial test of the regression coefficient, there is no or there is but only a few significant regression coefficients. The value of variance inflation factors (VIF) is an indicator of the presence or absence of multicollinearity in the independent variables, namely the method used in this study.

Table 2. Multicollinearity Test Results

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	MUDHARABAH	.174	5.739
	MUSYARAKAH	.115	8.697
	MURABAHAH	.355	2.816

Dependent Variable: Net Profit
Source: Data processed

From table 2, the value of VIF < 10 is 5.739<10 and the tolerance value is 0.174>0.1 for mudharabah. The VIF value is 8697<10 and the tolerance value is 0.115>0.1 for musyarakah and the VIF value is 2.816<10 and the tolerance value is 0.355>0.1 for murabahah. This means that there is no linear relationship that occurs in the independent variables used for this regression model, so it can be described that there is no multicollinearity between the independent variables of mudharabah income, musyarakah income and murabaha income.

Autocorrelation Test

According to Ghozali (2018) Testing whether in the linear regression model there is a correlation between the t-period confounding error and the (t-1) period error or before is the purpose of the autocorrelation test. To detect the presence or absence of autocorrelation symptoms, a comparison of the Durbin-Watson (D-W) calculated statistical value is used in the regression calculation using statistical data in the following Durbin-Watson table.

Table 3. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.973[a]	.948	.943	4048.58309	2.131

a. Predictors: (Constant), LAG_X3, LAG_X1, LAG_X2
Dependent Variable: LAG_Y
Source: Data processed

From the SPSS calculation, obtained the Durbin value, Watson table in the total sample (n = 36) and the total independent variable 3 (k = 3) and a significant level of 5% obtained a dL value of 1,259 and a dU value of 1,653. Based on the data obtained in the test, it can be seen in table 3 that the DW value is d = 2.131 which means that it is between du < d < 4 - du (1.635 < 2.131 < 2.346). This can be said if the regression model is free from autocorrelation problems

Heteroscedasticity Test

According to Ghozali (2018), describing the heteroscedasticity test is a test carried out to find out whether in the regression model there is an inequality of variance from the residual of one observation to another observation. If the variance of the residuals from one study to another the results are the same, then it is said to be homoscedastic and if it has a difference it is said to be heteroscedasticity.

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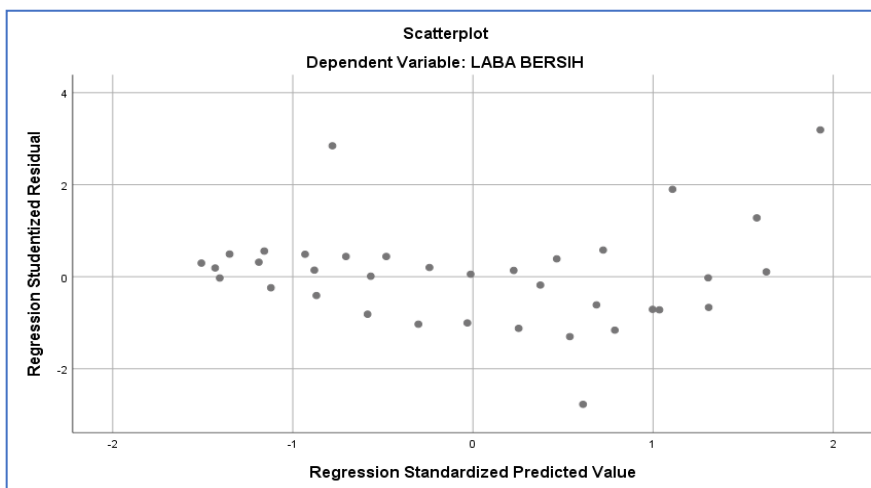

Figure 2. Heteroscedasticity Test
Source: Data processed

Through the distribution graph above, it can be illustrated that if there is no heteroscedasticity because there is no scheme that forms a pattern because each point is widely distributed at the top and bottom of the number 0 then there is no heteroscedasticity. Then, the regression equation that has been tested can meet the assumption of heteroscedasticity.

Multiple Linear Regression Analysis
In researching this time, the researcher uses the method with the Multiple Linear Regression Analysis Model where this analysis model is used to see how much influence the independent variables Mudharabah Income (X1), Musyarakah Income (X2) and Murabahah Income (X3) have on the dependent variable, namely Net Profit. (Y). Calculations are carried out using the SPSS 25.0 application, the results of calculations that can show the results of multiple linear regression analysis are presented in the table below:

Table 4. Multiple Linear Analysis

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	StandCoeff Beta	t	Sig.
1	(Constant)	-1193.345	1786.970		-.668	.509
	MUDHARABAH	.824	.138	.567	5.972	.000
	MUSYARAKAH	.110	.029	.444	3.798	.001
	MURABAHAH	-.008	.031	-.018	-.264	.793

a. Dependent Variable: Net Profit
Source: Data processed

Hypothesis Test Results Partial Effects T Test
This t-test was made in order to find out what the effect of the independent variable on the dependent variable is partially. Seen if the significance value is below 0.05, then it means that this independent variable partially has a significant effect on the dependent variable partially:

Effect of Mudharabah Income (X1) on Net Profit (Y)
Regression analysis has been used in this study partially stating that the effect of Mudharabah Income (X1) on Net Profit (Y) has a significance value of 0.000 <0.05. This represents if the Mudharabah Income variable (X1) partially has a positive and significant effect on Net Profit. In this study, there is a t-test value of 5.972, which means it is greater than the t-table obtained by 1.688, which means that mudharabah income has a positive effect on net income. it means that it can be concluded that H1 is accepted because there is an effect of X1 on Y.

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Effect of Musyarakah Income (X2) on Net Profit (Y)

The regression analysis that has been carried out in this study partially states that the influence of Musyarakah Income (X2) on Net Profit (Y) has a significance value of 0.001> 0.05. This describes if the Musyarakah Income variable (X2) partially has a positive and significant effect on Net Profit. In this study, there is a t-test value of 3.798, which means it is greater than the t-table obtained by 1.688, which means that mudharabah income has a positive effect on Net Profit. it means that it can be concluded that H2 is accepted because there is an effect of X2 on Y.

Effect of Murabahah Income (X3) on Net Profit (Y)

The regression analysis that has been carried out in this study partially states that the effect of Murabahah Income (X3) on Net Profit (Y) has a significance value of -0.793>0.05. This describes if the Murabahah income variable (X3) partially does not have a positive and significant effect on Net Profit. In this study, there is a t-test value of -0.793, which means it is smaller than the t-table obtained by 1.688, which means that murabahah income does not have a positive effect on Net Profit. it means that it can be concluded that H3 is rejected because there is no effect of X3 on Y.

Simultaneous Effect Hypothesis Test Results F Test

Table 5. Multiple Linear Analysis

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14689492741	3	4896497580	201.272	.000[b]
	Residual	778488939	32	24327779		
	Total	15467981680	35			

a. Dependent Variable: Net Profit

Predictors: (Constant), Murabahah, Mudharabah, Musyarakah

Source: Data processed

In this study there is an F test value to determine the effect of the variables X1, X2 and X3 simultaneously on the Y variable. From table 5 above, it can be seen that the calculated F value is 201,272 which means greater than the F table obtained 2,886 which means mudharabah income, Musyarakah income and murabahah income together have a positive effect on Net Profit. This means that it can be concluded that H4 is accepted because there is an effect of X on Y.

Effect of Mudharabah Income (X1), Musyarakah Income (X2) and Murabahah Income (X3) on Net Profit (Y)

Table 6. Hasil Uji Koefisien Determinan

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.973[a]	.948	.943	4048.58309

a. Predictors (constant), Murabahah, Mudharabah, Musyarakah

b. Dependent Variable : Net Profit

Source: Data processed

Based on the table above, it can be seen that the R Square value is 0.948, this means that the effect of X1, X2 and X3 variables simultaneously on Y is 94.8%. This means that the variables of mudharabah income, musyarakah income and murabahah income are proven together to have an effect of 94.8% on net income.

DISCUSSION

Effect of Mudharabah Income (X1) on Net Profit (Y)

The results showed that the mudharabah income variable partially had a positive and significant effect on net income, or H1 was accepted. This means that the revenue-sharing of Islamic Banks obtained from the distribution of mudharabah financing is in accordance with what is expected, so that it will increase the net profit of Islamic Banks. Similar to the research of Chalifah & Sodiq (2015), (Surya et al., 2021) which states that mudharabah income has a positive and significant effect on net income, but

the results of this study are not in line with research conducted by Misdalifah & Wirman (2022), Sari & Nuraini (2022), which states that mudharabah has no significant effect on net income.

Effect of Musyarakah Income (X2) on Net Profit (Y)

The results showed that the musyarakah income variable (X2) partially had a positive and significant effect on net income, or H2 was accepted. This means that if the greater the profit-sharing income received by Islamic banks through musyarakah financing, the net profit received by the bank will also increase. The results of this study are in line with research (Ichwati, 2019), (Felani & Setiawian, 2017), (Misdalifah & Wirman, 2022), but not in line with research (Surya et al., 2021), (Fazriani & Mais, 2017), which states that musharaka has no effect on profits.

Effect of Murabahah Income (X3) on Net Profit (Y)

The results showed that the murabahah income variable had no positive effect on net income, or H3 was rejected. This means that the distribution of high murabahah funds will reduce income for the bank. This is because the murabahah financing will increase the costs incurred by the bank so that the profits obtained may not be as expected. Sharia Bank profit sharing obtained from the distribution of murabahah financing (profit sharing) may still not be optimally obtained so that it has not been able to offset the costs incurred. This research is not in line with the results of research conducted by (Felani & Setiawian, 2017), (Fazriani & Mais, 2017), (Sindhu & Mubarokah, 2021), (Sari & Nuraini, 2022), (Putri & Ma'wa, 2018), (Nuraisyah & Winarno, 2019) which states that murabahah has a positive and significant effect on net income.

Effect of Mudharabah Income (X1), Musyarakah Income (X2) and Murabahah Income (X3) on Net Profit (Y)

The results showed that the variables of mudharabah income, musyarakah income and murabahah income together had a positive effect on net income, or H4 was accepted. This means that mudharabah income, musyarakah income and murabahah income affect the company's net income. The results of this study are in line with research conducted by (Ichwati, 2019), (Misdalifah & Wirman, 2022) and (Teri & Novitasari, 2020).

V. CONCLUSION

Based on the results of the research described above, there are conclusion points, including:

1. The results of the t test explain that in the regression analysis it is known that the independent variable Mudharabah Income (X1) has a partial influence on the dependent variable Net Profit (Y) with a significance value of $0.000 < 0.05$. (H1 = Accepted);

2. The results of the t-test in the regression analysis are known if the independent variable Musyarakah Income (X2) has a partial effect on the dependent variable Net Profit (Y) with a significance value of $0.001 > 0.05$). (H2 = Accepted);

3. The results of the t-test in the regression analysis are known if the independent variable Murabahah Income (X3) has no partial effect on the dependent variable Net Profit (Y) with a significance value of $0.793 > 0.05$). (H3 = Rejected);

4. The results of the F test explain that in the regression analysis it is known that the independent variables Mudharabah Income (X1), Musyarakah Income (X2) and murabahah income (X3) have a simultaneous influence on the dependent variable Net Profit (Y) with a significance value of $0.000 < 0.05$. (H4 = Accepted).

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