

**THE EFFECT OF FEE BASED INCOME, THIRD PARTY FUNDS,
AND PROFIT SHARING RATES ON THE NET PROFIT OF
ISLAMIC BANKS FOR THE 2016-2020 PERIOD**

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Abstract

The purpose of this study is to determine the effect of Fee Based Income, Third Party Funds, and Profit Sharing Rates on Net Profit in Islamic Commercial Banks with the research period from 2016-2020. This study used quantitative methods, while the type of data used is secondary data. The populations in Islamic Commercial Banks with the research period from 2016-2020. The number of samples used in this study were 6 Bank determined by using purposive sampling method based on predetermined criteria. The result revealed that Fee Based Income insignificant effect on Net Profit, Third Party Funds significant effect on Net Profit, and Profit Sharing Rates insignificant effect on Net Profit. Simultaneously Fee Based Income, Third Party Funds, and Profit Sharing Rates significant effect on Net Profit in Islamic Commercial Banks with the research period from 2016-2020. The R-Squared result is 0.315090 or 0.31% the dependent variable is influenced by the independent variable in the model. Meanwhile, the remaining 69% is influenced by other variables outside the model such as Non Performing Financing, Financing to Deposit Ratio, Inflation, BI 7-Day Reserve Repo Rate, Inflation Rate, Own Capital, and Lease Financing.

Keywords: *Fee Based Income, Net Profit, Profit Sharing Rates, Third Party Funds*

1. INTRODUCTION

The pandemic caused by the Covid-19 virus resulted in a decline in the financial performance of Indonesian banks in the year 2020. The analysis of financial ratios is used to determine a bank's financial performance, which is an indication of the bank's current financial state (Afridayani et al., 2022). On the other hand, the performance of some Islamic banks is better than that of the industry overall. The amount of net profit that Islamic banks make is one of the aspects that influences their performance.

In 2020, the net income of PT. Bank Syariah Mandiri climbed by 12.5% year-over-year to 1,43 IDR trillion, following in the footsteps of Islamic banks with a profit growth. Profit was generated through margin revenue and net profit sharing, which climbed by 11.02% year-over-year to reach 5,87 IDR trillion. Later, fee-based income amounted to 2,9 IDR trillion, or a rise of 11.86% YoY, from Mandiri Syariah Mobile (MSM) of 66,9 IDR billion or an increase of 72% year-over-year. In addition, PT. Bank BRI Syariah grew by 235.14% year-over-year in 2020, reaching 248 IDR billion.

Meanwhile, several Islamic banks also experienced a decline in net profit in 2020, one of which was PT. Bank BTPN Syariah Tbk decreased by 38.9% to 855 IDR billion. However, the Bank's financing and deposits still experienced growth of 6% and 4%, respectively.

Profitability is one of the goals of banking. Profit is the difference that occurs when a company's total revenue exceeds its whole expenses. Profit can be defined as a sharia bank profit derived through profit sharing on the borrower's use of funds. Share can be used to provide crucial information to both internal and external parties. Profit is also employed as a performance indicator in relation to management's obligations and responsibilities in resource management (Dewisari & Nurjanah, 2021).

Fee-based income, Third Party Funds, and the rate of profit sharing are some of the variables that have an impact on net profit. Profit or non-interest revenue is generated through fees. Commissions and fees, earnings from foreign exchange or foreign currency transactions, and operating income, excluding interest, are items that are included in operating income (Bintari et al., 2019).

Encourage fee-based income to avoid potential cost constraints on the banking balance sheet. When conditions make it difficult for banks to perform the intermediation function optimally and interest rates fall, they often maximize interest income (Bintari et al., 2019). Partially fee-based income had insignificant impact on profit (Harahap et al., 2021). On the other hand, fee-based income had a significant and positive impact on profitability (Badi & Ishengoma, 2021).

Third Party Funds is the second element that impacts net income. Banks can obtain third party funds in the form of demand, savings, and time deposits. When compared to time deposits, which have maturities of one, three, six, or twelve months, savings and current accounts have shorter existence times because clients can withdraw their money at any time (Shabri & Azhari, 2022). TPF had a significant impact on profit (Shabri & Azhari, 2022). However, other study found that TPF has no significant impact on profitability (Kasmiri & Nurjaman, 2021).

The Profit Sharing Rate is the third variable that impacts Net Profit. Profit Sharing Rate is a type of return from investment contracts that is occasionally erratic and unfixed. Customers will be more interested in borrowing money if the profit-sharing rate is high since they will receive greater profits than the profit-sharing, which will motivate Islamic banks to have greater capital than profits to finance through profit-sharing (Nita et al., 2021). Likewise, the amount of profit sharing has a positive and significant impact on profitability and can be used to finance products in Islamic banks, such as *Mudharabah* and *Musyarakah* (Nita et al., 2021). However, other research discover that profitability had insignificant impact by the amount of profit sharing (Anggraini, 2018).

Based on the gap research above, this study aims to determine the effect of Fee Based Income, Third Party Funds, and Profit Sharing Rates on Net Profits at Islamic Commercial Banks with the 2016-2020 research period.

2. THEORETICAL BASIS

2.1. Sharia Enterprise Theory

Sharia enterprise theory is a theory based on the premise that Allah SWT is the primary source and the only absolute. In the meantime, the resources owned by stakeholders are in principle a mandate from Allah SWT, which includes a duty to use them in accordance with the Trustee's stipulations (Syakhrun et al., 2019).

2.2. Agency Theory

Agency theory is a theory that describes the relationship between Islamic banks as agents and customers as principals. The main principle of this theory of agency is that there exists a working relationship between the party granting authority, namely the customer, and the party receiving authority, namely the Islamic bank.

2.3. Net Profit

Profit is the best indicator of a bank's performance, and its components are crucial for understanding and analyzing a company's financial health. Net profit is the difference between operating profit and operating expenses and taxes (Stice et al in (Suardana & Kustina, 2017)).

2.4. Fee Based Income

Fee-based income is the profit earned from providing banking services to other institutions. Meanwhile, according to Islamic banking, the term fee-based income includes *ujrah* (wages). *Ujrah* refers to the advantages of banking services that the community (customers) can utilize to facilitate and streamline the economy of service community activities. According to the type of contract, Islamic banks offer the following services: *wakalah*, *kafalah*, *hawalah*, *rahn*, *qard*, and *sharf* contracts (Ridwan et al., 2021).

2.5. Third Party Funds

Third Party Funds are funds collected by banks from the public. Public funds are the main source that is used as a benchmark for the success of a bank if the bank can bear its operating costs from this source of funds. The higher the third party funds in a bank, the higher the operating profit (Setiawan in (Ridwan et al., 2021)). Third party funds are very important reserve funds for Islamic banks. Without third party funds, banks do not have sources of funds that can be allocated for economic investment, so with the existence of deposits, the bank's operational turnover will be good, so that Islamic banks are able to manage deposits to finance several products in Islamic banking (Nafi'Addawami & Zamzami, 2022).

2.6. Profit Sharing Rate

Profit sharing is a system that includes procedures for distributing business results among fund owners and fund managers (Utami & Utami, 2021). The rate of profit-sharing is a form of return on the investment contract, and it fluctuates and is not fixed. The size of the recovery is contingent upon the actual outcomes of the business. Profit sharing is high and increasing, indicating that Islamic banks are successful and adept at managing their funds.

3. RESEARCH METHOD

3.1. Types of Research

This research is a quantitative study employing associative methods. Quantitative research is defined as a research method based on positivism, used to examine specific populations or samples, data collection using research instruments, quantitative / statistical data analysis, and the testing of predetermined hypotheses (Sugiyono, 2016). While the associative method, which asks the relationship between two or more variables, is a research problem formulation (Sugiyono, 2016).

3.2. Research Sites

This study uses secondary data. Secondary data is data collected for purposes other than solving the problem at hand. The source of data used in this study is secondary data taken from the official website of the Financial Services Authority <https://www.ojk.go.id>.

3.3. Operational Research Variables

Table 1 Operational Research Variables

Variable	Variable definition	Measurement indicators	Scale
Net profit	The difference is more than the income minus the costs incurred to obtain the income in an accounting period.	Income - Expenses	Ratio
<i>Fee Based Income</i>	Income earned by banks from providing banking services such as transfers, clearing, collections, safe deposit boxes, bank cards, bank guarantees, letters of credit and others.	a) Fees and Commissions. b) Profit from foreign exchange or foreign exchange transactions. c) Other income.	Ratio
Third-party funds	Funds in the form of deposits from third parties that include the public, both individuals and business entities, obtained from banks using various deposit product instruments owned by banks (Salim, 2017).	Savings+Giro+Deposit	Ratio
Profit Sharing Rate	The level of profit sharing based on the volume of profit sharing in the income statement with an agreement between <i>shohibul maal</i> and <i>mudharib</i>	$\frac{\text{Profit Sharing Rate}}{\text{Total Profit Sharing Financing}} \times 100\%$	Ratio

3.4. Population and Sample

Population is an area of generalization consisting of objects/subjects with specific quantities and characteristics determined by the researcher to be examined and from which conclusions are drawn (Sugiyono, 2016). The sample is representative of the population's proportion and characteristics (Sugiyono, 2016). This study's sample consisted of fourteen Islamic financial institutions registered with the Financial Services Authority. In addition to

the technique of purposive sampling, which involves specific considerations or criteria, stratified sampling was also employed in this study.

3.5. Thinking Framework

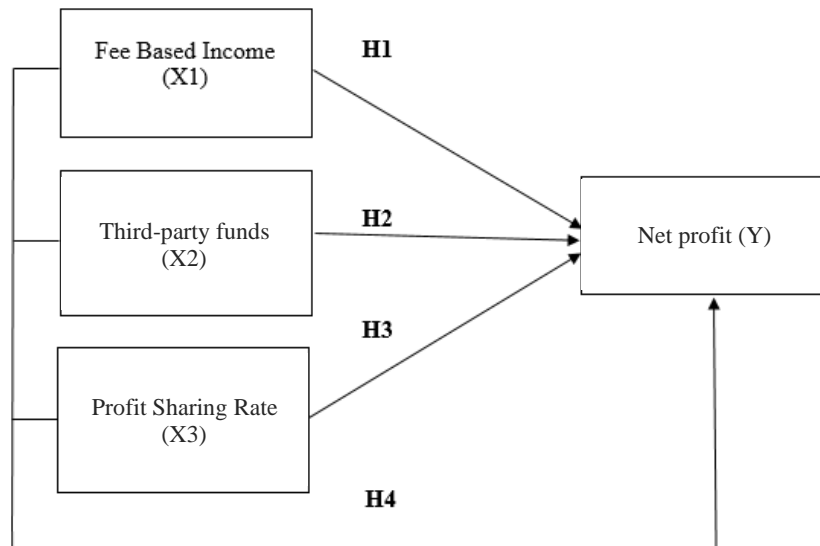


Figure 1 Schematic framework of thinking

Information:

H1: It is suspected that Fee Based Income has an effect on the net profit of Islamic banks

H2: Allegedly Third Party Funds have an effect on Net Profit

H3: It is assumed that the rate of profit sharing has an effect on net income.

H4: It is suspected that Fee Based Income, Third Party Funds, and Profit Sharing Rates Affect Net Profit.

4. RESULT AND DISCUSSION

4.1. Descriptive Statistics

Table 2 Descriptive Statistics Results

	LB	FBI	TPF	TBH
Mean	203258.6	206736.7	23401116	0.077857
Median	149209.0	145724.5	21796552	0.085250
Maximum	603153.0	647444.0	49372656	0.147400
Minimum	10019.00	13480.00	413421.0	0.003200
Std. Dev.	168774.6	178897.6	16451671	0.035653
Skewness	0.749183	1.151600	0.161149	-0.683397
Kurtosis	2.372336	3.401078	1.640134	3.433848
Jarque-Bera	3.298827	6.831992	2.441390	2.570437
Probability	0.192163	0.032844	0.295025	0.276590
Sum	6097758.	6202102.	7.02E+08	2.335700
Sum Sq. Dev.	8.26E+11	9.28E+11	7.85E+15	0.036864
Observations	30	30	30	30

Source: Eviews 10 output processed, 2022

From the above results it can be concluded as follows:

- 1) The highest Fee Based Income (FBI) value is 647444, this value is found in PT. Bank Muamalat in 2019. Meanwhile, the lowest Fee Based Income (FBI) value is 13480, this value is at PT. Bank BCA Syariah in 2016.
- 2) The second independent variable, Third Party Funds (TPF) has the highest value of 493726656, this value is found in PT. BRI Syariah Bank in 2020. Meanwhile, the lowest value is 413421, this value is in PT. Bank NTB Syariah in 2016.
- 3) The third independent variable, namely Profit Sharing Rate (hereinafter referred to as TBH) has the highest value of 0,147400, this value is found in PT. BNI Syariah in 2016. Meanwhile, the lowest value is 0.003200, this value is found in PT. Bank Muamalat in 2017.
- 4) The dependent variable, namely Net Profit, has the highest value of 603153, this value is found in PT. BNI Syariah in 2019. While the lowest Net Profit value is 10019, this value is at PT. Bank Muamalat in 2020.

4.2. Panel Data Regression Model Test

Table 3 Panel Data Regression Model Test

Regression Model Selection	Test	Results
Chow test	CEM X FEM	FEM
Hausman test	REM X FEM	REM
Langrange Multiplier Test	CEM X REM	REM

Source: Eviews 10 output processed, 2022

4.3. Classic Test

Table 4 Classic Assumption Test Results

Test	Test result	Conclusion
Normality	The probability value for Jarque-Bera is 0.538564.	Ha is accepted in this model there is no problem of normality.
Multicollinearity	The three independent variables have a value of < 0.85.	All independent variables do not occur multicollinearity.
Heteroscedasticity	The probability value of Chi Squared is 0.0803.	The model does not contain Heteroscedasticity.
Autocorrelation	Durbin Watson's value is 1.174865.	The data in this study showed no signs of autocorrelation.

Source: Eviews 10 output processed, 2022

4.4. Hypothesis Test

4.4.1. Multiple Linear Analysis

Table 5 Multiple Linear Analyst test results

Variable	Coefficient	Std. Error	t-Statistics	Prob.
C	56092.77	83084.30	0.675131	0.5056
FBI	-0.096533	0.102988	-0.937328	0.3572
TPF	0.006449	0.001779	3.625933	0.0012
TBH	2151,518	3589,314	0.599423	0.5541

Source: EvIEWS 10 output processed, 2022

From the multiple linear regression calculation in table 4.14, the following multiple regression equation can be formed:

$$\text{Net Profit} = 56092,77 - 0.096533 \text{ FBI} + 0,006449 \text{ TPF} + 2151.518 \text{ TBH} + e$$

4.4.2. Coefficient of Determination

Table 6 Coefficient of Determination

Weighted Statistics			
R-squared	0.315090	Mean dependent var	35184.54
Adjusted R-squared	0.236062	SD dependent var	68778.15
SE of regression	60114.56	Sum squared resid	9.40E+10
F-statistics	3.987059	Durbin-Watson stat	1.174865
Prob(F-statistic)	0.018393		

Source: EvIEWS 10 output processed, 2022

The R-Squared result is 0,315090 or 0,31% the dependent variable is influenced by the independent variable in the model. Meanwhile, the remaining 69% is influenced by other variables outside the model, such as Non Performing Financing, Financing To Deposit Ratio, Inflation, BI 7-Day Reserve Repo Rate, Inflation Rate, Own Capital, and Lease Financing. The R-Squared value is low, because the nature of the data is random, the data occurs naturally.

4.4.3. t-test

Table 7 t test results

Variable	Coefficient	Std. Error	t-Statistics	Prob.
C	56092.77	83084.30	0.675131	0.5056
FBI	-0.096533	0.102988	-0.937328	0.3572
TPF	0.006449	0.001779	3.625933	0.0012
TBH	2151,518	3589,314	0.599423	0.5541

Source: EvIEWS 10 output processed, 2022

1) Fee Based Income (FBI)

Based on the test results, it can be obtained a probability value of 0.3572. The probability value is greater than 0.05 indicating that the confidence level is 95%. Therefore, H_0 is accepted and H_1 is rejected, which means that fee-based income partially has no significant effect on net income.

2) Third Party Funds (TPF)

Based on the test results, it can be obtained a probability value of 0.0012. The probability value is less than 0.05 indicating that the confidence level is 95%. Hence, H_1 is accepted and H_0 is rejected, which means that third party funds partially have a significant effect on net income.

3) Profit Sharing Rate (TBH)

Based on the test results, it can be obtained a probability value of 0,5541. The probability value is greater than 0,05 indicating that the confidence level is 95%. Thus, H_0 is accepted and H_1 is rejected, which means that the level of profit sharing partially has no significant effect on net income.

4.4.4. F Test

Table 8 F Test Results

R-squared	0.315090	Mean dependent var	35184.54
Adjusted R-squared	0.236062	SD dependent var	68778.15
SE of regression	60114.56	Sum squared residual	9.40E+10
F-statistics	3.987059	Durbin-Watson stat	1.174865
Prob (F-statistic)	0.018393		

Source: Eviews 10 output processed, 2022

Probability result (F-statistic) is 0,018393. This result is smaller than the confidence level of 5% or 0,05. Hence, it can be concluded that simultaneously the variable Fee Based Income, Third Party Funds, and Profit Sharing Rates have a significant effect on Net Profit.

4.5. Discussion

4.5.1. Effect of Fee Based Income on Net Profit

The first hypothesis (H_1) is conducted to test whether fee-based income has an effect on net income. Based on the statistical test t obtained a probability value of 0,3572. This value is greater than 0,05 with a t-statistic value and a coefficient value of -0,096533 so that H_1 is rejected or H_0 is accepted.

The results of the study show that partially fee-based income has no significant impact on Islamic commercial banks' net income for the period 2016-2020. These results indicate that the size of fees or commissions obtained by banks outside of operational activities has no bearing on the level of Islamic banks' net profit. In other words, fee-based income is not the primary factor in determining net income for Islamic commercial banks.

This suggests that the contribution of fee-based income to Islamic commercial banks' income is insufficient. One reason is that banking transaction fees are relatively low, so it will not affect Islamic banks' net income.

This is consistent with what previous research has shown. Profit is not affected by a portion of fee-based income (Sari, 2020). This result, however, contradicts the findings of other studies, which indicate that fee-based income has a significant positive effect on profitability (Badi & Ishengoma, 2021).

4.5.2. Effect of Third Party Funds on Net Profit

The second hypothesis (H_2) is conducted to test whether third party funds have an effect on net income. Based on the statistical test t obtained a probability value of 0,0012 and a significance level of belief of 0,05. Meanwhile, the t -statistic value is 3,625933 and the coefficient value is 0,006449. This states that the probability value is less than 0,05 so that H_2 is accepted or H_0 is rejected.

The results of this research show that partially third-party funds have a significant impact on Islamic commercial banks' net income for the period 2016-2020. These findings indicate that the size of public funds obtained by banks influences the net profit of Islamic banks. In other words, third party funds are the primary factor in determining net income in Islamic commercial banks.

The greater the market share of third-party funds, the greater the public financing provided. The increase in financing capacity causes an increase in revenue sharing, thereby increasing the bank's profit. The relationship between Islamic banks and agency theory is that Islamic banks are able to manage third-party funds properly and optimally, allowing for optimal customer financing. It can be said that Islamic banks have performed their responsibilities competently.

This is consistent with previous research indicating that TPF has a significant impact on earnings (Salim, 2017). However, this result contradicts other findings that TPF has no significant effect on earnings (Kasmiri & Nurjaman, 2021).

4.2.3. Effect of Profit Sharing Rate on Net Profit

The third hypothesis (H_3) was conducted to test whether the level of profit sharing has an effect on net income. Based on the t -statistical test, it can be seen that the profit-sharing level variable obtains a probability value of 0,5541 with a t -statistic value of 0,599423 and a coefficient value of 2151.518 so that H_3 is rejected or H_0 is accepted.

The results of this study show that, for the period 2016-2020, the profit sharing rate has a minimal impact on the net income of Islamic commercial banks. These results indicate the size of the bank's profit-sharing allocation. In other words, the profit-sharing rate is not the primary determinant of net income in Islamic commercial banks.

This is because there are still a significant number of Islamic commercial banks with inadequate profit sharing management. The reason for this is that the bank has been unable to regulate the costs incurred and does not prioritize Profit Sharing Rates. Consequently, the revenue sharing received from the distribution of profit-sharing financing has been suboptimal.

This is consistent with previous findings that the Profit Sharing Rate has no significant impact on profitability (Anggraini, 2018). However, this result contradicts other research that indicates the level of profit sharing has a significant and positive effect on profitability (Nita et al., 2021).

4.5.4. Effect of Fee Based Income, Third Party Funds and Profit Sharing Rate on Net Profit

The fourth hypothesis (H_4) is conducted to test whether fee-based income, third party funds, and the level of profit sharing have an effect on net income. Based on the statistical test f , it can be seen that the probability value is $0,018393 < 0,05$. This shows that H_4 is accepted, so it can be concluded that fee-based income, third party funds, and the level of profit sharing simultaneously affect net income.

The relationship between this study and the Sharia Enterprise Theory is that its business practices adhere to sharia. Islamic commercial banks provide the best service to customers so that they feel comfortable and secure, and they do not forget their responsibility to provide them with truthful information, because they are accountable to Allah SWT as well.

This is consistent with prior research indicating that third-party funds and fee-based income have a significant positive impact on profitability (Badi & Ishengoma, 2021). In addition, profit sharing level has a positive and significant effect on profitability (Nita et al., 2021).

5. CONCLUSION

Based on the results obtained from data processing with the help of E-Views 10 software, the following conclusions can be drawn:

- 1) Fee Based Income has no significant influence on Net Profit of Islamic Banks for the 2016-2020 Period. This is because the contribution of Fee Based income is not significant enough for Islamic commercial banks' income. One reason is that the fee charged is cheap, so it will not have any impact on the net profit of Islamic banks.
- 2) Third Party Funds has a significant influence on Net Profit of Islamic Banks for the 2016-2020 Period. Since the higher the market share of third party funds, the higher the financing provided to the public. The increase in financing capacity causes the revenue sharing to increase so that the profit earned by the bank will increase.
- 3) Profit Sharing Rate has no significant influence on Net Profit of Islamic Banks for the 2016-2020 Period. This is because the bank has not been able to regulate the costs incurred. Hence, the revenue sharing received from the distribution of profit sharing financing is not optimal.
- 4) Fee Based Income, Third Party Funds, and Profit Sharing Rate simultaneously has a significant influence on the Net Profit of Islamic Banks for the 2016-2020 Period.

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