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Third-Party Funds and Profit Margin as Determinants of Murabahah Financing Performance in Islamic Rural Banks: Evidence from BPRS Bahari Berkesan, Ternate City

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Abstract

The purpose of this study is to examine how profit margins and third party funding affect Murabahah contract financing (BPRS Bahari Berkesan, Ternate City). This study is quantitative. Secondary data from the Financial Services Authority (OJK) website, especially the Triulan financial report of BPRS Bahari Ternate, is used as a data source. Multiple linear regression analysis using SPSS version 26 software is the data analysis method used. The findings of the study revealed that (1) The growth of Murabahah contracts at BPRS Bahari Berkesan, Ternate City is greatly influenced by third party funds. (2) The findings of this study indicate that the profit margin variable has a significant effect on the financing of murabahah contracts, because the results of the hypothesis test indicate that the calculation value of the profit margin variable > t table (4.902 > 2.262) and the level of significance is < 0.05 (0.001 < 0.05). (3) further indicated by the significant probability value of 0.000, which is < 0.05 (0.000 < 0.05). This indicates that the financing of murabahah contracts with the BPRS Bahari Berkesan Ternate City Exchange Rate is greatly influenced by both the profit margin and DPK simultaneously.

Keywords: Third Party Funds, Profit Margin, Murabahah Financing.

INTRODUCTION

Islamic banking has emerged as one of the fastest-growing segments of the global financial system, with rapid expansion in both Muslim-majority and non-Muslim-majority countries, including Indonesia (Abidin, 2023; Caron & Markusen, 2016). Rooted in the

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principles of Islamic law (Sharia), this system upholds justice, transparency, and ethical conduct in all financial transactions (Umasug, 2022). It serves not only as an alternative for Muslims seeking to align their financial activities with religious values but also as a model for sustainable and ethical finance (Afrida, 2016). A key feature of Islamic banking is the prohibition of riba (interest), which is replaced by profit-sharing arrangements and purchase-based financing mechanisms such as murabahah, mudharabah, and musharakah (Yammad & Sari, 2013). These methods foster stronger collaboration between banks and customers while reducing speculation and uncertainty often found in conventional banking systems (Scottish Water, 2020).

From a theoretical perspective, this study draws on intermediation theory, which emphasizes the role of banks as financial intermediaries that mobilize public deposits to fund economic activities, and profitability theory, which highlights the importance of income-generating activities—such as profit margins from financing contracts—in sustaining bank operations (Sudarta, 2022). In the context of Islamic banking, third-party funds (TPF) serve as the primary source of financing capacity, while the profit margin, particularly from murabahah contracts, represents a major source of revenue (Abidin, 2023). The interaction between these two variables is crucial for understanding how Islamic banks maintain operational sustainability and expand their financing portfolios (Afrida, 2016).

Despite the growing body of research on Islamic banking performance, research gaps remain. First, previous studies have primarily examined TPF and profit margins in the context of large Islamic commercial banks, leaving relatively less attention to Bank Pembiayaan Rakyat Syariah (BPRS) institutions, which play a vital role in financing micro, small, and medium enterprises (MSMEs) (Caron & Markusen, 2016). Second, while prior literature has explored murabahah financing determinants (e.g., Abidin, 2023; Afrida, 2016; Yammad & Sari, 2013), few studies have empirically analyzed the combined effect of TPF and profit margin on murabahah financing performance in smaller-scale, community-based Islamic banks. Third, most studies have relied on cross-sectional designs, whereas this research examines a continuous three-year period (2021–2023), capturing dynamic changes during the post-pandemic economic recovery (Umasug, 2022).

The empirical phenomenon motivating this study is the rapid increase in murabahah financing at BPRS Bahari Berkesan, Ternate City, alongside consistent growth in both TPF and profit margins over the 2021–2023 period. This growth occurred despite broader economic uncertainties following the COVID-19 pandemic, highlighting

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the resilience of Islamic microfinance institutions. The novelty of this research lies in its simultaneous analysis of TPF and profit margin as determinants of murabahah financing in the context of a regional Islamic rural bank. By focusing on BPRS Bahari Berkesan, this study contributes localized insights into the operational strategies that sustain Sharia-compliant financing in smaller financial institutions—an area underrepresented in the literature (Abidin, 2023; Afrida, 2016).

Table 1. Development of Third-Party Funds For Financing Murabahah Contracts at BPRS Bahari Berkesan, Ternate City, 2021-2022

Year	Third Party Funds (IDR)	Profit Margin (IDR)	Murabahah Contract Financing (IDR)
2021	290.705	124.830.408,6	1.485.600,324
2022	307.198.760	132.940.014,7	1.698.971,088
2023	336.982.065	149.450.455	2.181.484,029

Source: Secondary data processed by the researcher, 2024

The contributions of this study are twofold. Theoretically, it extends the application of intermediation and profitability theories to the context of Islamic rural banking, emphasizing the interconnected roles of funding sources and profitability in driving Sharia-compliant financing. Practically, it offers evidence-based recommendations for Islamic banking practitioners and policymakers on optimizing funding mobilization and profit management to support sustainable financing growth, particularly for MSME sectors. The remainder of this article is structured as follows. Section 2 presents the relevant literature and theoretical framework. Section 3 outlines the research methodology, including data sources and analytical techniques. Section 4 presents the empirical results, while Section 5 discusses the findings in relation to existing literature. Finally, Section 6 concludes the study, highlighting implications, limitations, and directions for future research.

LITERATURE REVIEW

Third party funds

Money received by banks from the general public in the form of deposits, current accounts, and savings is known as third party funds (DPK). The main source of bank liquidity used for financing or lending is deposits. In the case of Islamic banking, DPK is

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made based on sharia principles and does not include usury. DPK is money taken by banks from the general public in the form of deposits, current accounts, and savings accounts. The main source of bank liquidity used for financing or lending is DPK. In the case of Islamic banking, DPK is made based on sharia principles and does not include features related to usury (Abidin, 2023).

Profit Margin

The profit margin in Islamic banking is obtained by the bank from the difference in selling price in Murabahah financing contracts. In the Murabahah contract, the bank buys the goods desired by the customer and sells them to the customer with a validated profit margin. This margin is one of the main sources of income for Islamic banks. Based on the explanation that the more deposits the bank obtains, the more funds will be distributed so that it will get high bank income, which will dominate the amount of bonuses that the bank will give to customers. With this assumption, it can be seen that the Murabahah income margin (Scottish Water, 2020).

Murabahah contract financing

Murabahah is one of the sale and purchase contracts in Islamic banking, where the bank buys goods from a third party and sells them to customers at a price that includes the cost of the goods plus a profit margin. Murabahah contract financing is often used to purchase consumer and productive goods, such as houses, vehicles or for business capital. Purchase of consumer and productive goods such as houses, vehicles, or business capital. The Murabahah contract financing bank ensures that the selling price of the goods is the acquisition price of the goods plus a number of bank profit margins. The selling price validated at the beginning of the contract may not change during the financing period (Afrida, 2016).

METHOD

The Sharia People's Development Bank (BPRS) Bahari Berkesan, Ternate City in North Maluku Province is the location of this research, the data used is secondary data obtained from books, journals, the internet, notes, articles, and BPRS financial reports. The financial report of BPRS Bahari Berkesan, Ternate City obtained from the Financial Services Authority (OJK) is the source of the intended information. The following research characteristics are met by the samples used in this study:

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a. During 2021-2023, BPRS Bahari Berkesan, Ternate City was registered with the OJK sequentially.
b. For 2021-2023, BPRS Bahari Berkesan, Ternate City released consecutive quarterly financial reports.
c. The financial report of BPRS Bahari Berkesan, Ternate City that is registered contains information on current accounts, savings, profit margins and murabahah financing.

Design Study

As a guide, the hypothesis helps researchers concentrate on the problem being investigated and choose the best approach to collect and review data.

Based on the framework above, the hypotheses that can be proposed in this study are:

- H1: Third party funds (X1) have a significant effect on murabahah contract financing (Y) at BPRS Bahari Kemas, Ternate City.
- H2: Profit margin (X2) has a significant effect on murabahah contract financing (Y) at BPRS Bahari Kemas, Ternate City.
- H3: Third party funds (DPK) and profit margin together have a significant effect on murabahah financing at BPRS Bahari Kemas, Ternate City.

The framework indicates how the quantity of third party funds (DPK) dominates murabahah contract financing in Islamic banking. In the context of BPRS Bahari Kemas, Ternate City, this study attempts to empirically investigate the impact of two independent variables on the dependent variable, namely murabahah contract financing.

Data Analysis

This study uses secondary data obtained from books, journals, the internet, records, articles, and the financial statements of the BPRS. The analysis employs multiple linear regression.

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RESULT

Classical Assumption Test

Normality test results

The Kolmogorov-Smirnov technique is used in this data normality test, and it is assumed that the data is considered normally distributed if the significance value is higher than 0.05. The following are the test results using the Kolmogorov-Smirnov method:

Based on the Asymptote sig (2-tailed) in Table 2, it produces a value of 0.200 > 0.05, it can be concluded that the normality test of the influence of third party funds and profit margins on Murabahah financing has a normal data distribution.

Table 2. Results of One Sample Kolmogorov Smirnov Test

One-Sampel Kolmogrov Test		
		Ustandardized Residual
N		12
Normal parameters [a,b]	Mean	.0000000
	Std. Deviation	3535282646
Most Extreme Differences	Absolute	.129
	Positive	.129
	Negative	−.096
Test Statistic		.129
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: SPSS Output 26, 2024

Multicollinearity test results

The following are the results of the Multicollinearity test which can be seen in Table 3

Table 3. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	DPK (X1)	,643	1,554
	PM (X2)	,643	1,554

a. Dependent Variabel: Pembiauyaan Murabahah (Y)

Source: SPSS Output 26, 2024

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Based on the results of the multicollinearity test in the table above, the tolerance value of the third party funds variable is 0.643 and the profit margin is 0.643 where both values are less than 1, and the Variance Inflation Factor (VIF) value of the third party funds variable is 1.554 and the profit margin is 1.554 where the value is <10. Thus, this regression model does not experience multicollinearity interference.

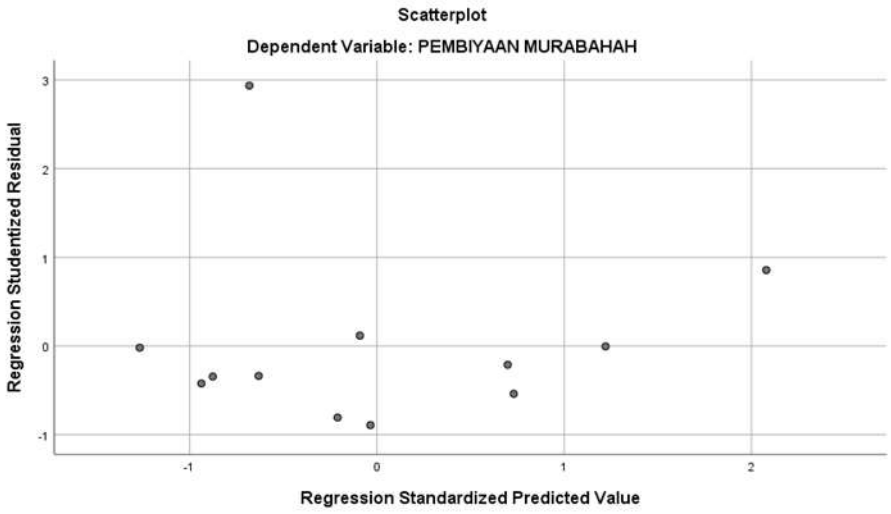
Heteroscedasticity test results

To ensure whether heteroscedasticity exists in this study, the researchers used a scatterplot graph, as long as it did not indicate a different pattern and the points distributed above and below zero on the Y axis could be interpreted as not indicating heteroscedasticity. If heteroscedasticity does not exist, the regression model is considered good (Sudarta, 2022).

The following is the basic decision-making process for the heteroscedasticity scatterplot graph test (Figure 1).

The scatterplot graph indicates that the points are spread above and below the number 0 on the financial axis of the Murabahah contract (Y) and do not create a certain pattern. Therefore, heteroscedasticity does not exist.

Figure 1. Results of Heteroscedasticity Testing



Source: SPSS Output 26, 2024

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Multiple linear regression analysis

When conducting research with many independent variables, multiple linear regression is used. Multiple linear regression analysis, based on Ghozali (2018), is used to determine the direction and degree of influence of the independent variables on the dependent variable.

Table 4. Multiple linear regression test results

Coefficients[a]						
Model		Unstandardized Coefficiens		Standardized Coefficiens	t	Sig
		B	Std Eror	Beta		
1	(Constanta)	,872	,120		5,883	,000
	DPK (X1)	,016	,013	,200	3,340	,000
	PM (X2)	,004	,001	,729	4,902	,001
	a. Dependant Variabel : Pembiayaan Murabahah (Y)					

Source: SPSS Output 26, 2024

Based on the calculation in Table 4, the constant value is 0.872, the constant is 0.016, and the DPK coefficient is 0.004. The regression equation is constructed as follows based on the findings of this calculation:

$$Y = a + \beta 1\ X1 + \beta 2\ X2 + e$$

$$Y = 0{,}872 + 0{,}016\ X1 + 0{,}004X2 + e$$

Description:
Y = murabahah financing
X1 = third party funds
X2 = profit margin
e = error

Partial Significance Test (T-Test)

The significance value of each independent variable is the basis for convincing the significance of the independent variable coefficient, which can be interpreted using unstandardized coefficients or standardized coefficients. The T-test is used to demonstrate the extent to which only one independent variable describes the variation of the dependent variable.

1) If the probability value (α = 5% or 0.05) is greater than or equal to the probability value of Sig or (0.05 ≥ Sig), then Ho is rejected and Ha is accepted which means significant.

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2) If the probability value (α = 5% or 0.05) is less than or equal to the probability value of Sig or (0.05 Sig), then Ho is accepted and Ha is rejected which means not significant.

Table 5. T-Test Results (persial)

Coefficients[a]						
Model		Unstandardized Coefficiens		Standardized Coefficiens	t	Sig
		B	Std Eror	Beta		
1	(Constanta)	,872	,120		5,883	,000
	DPK (X1)	,016	,013	,200	3,340	,000
	PM (X2)	,004	,001	,729	4,902	,001
	a. Dependant Variabel : Pembiayaan Murabahah (Y)					

Source: SPSS Output 26, 2024

Results of partial test analysis (t)

- The fact that Ha is approved indicates that DPK has a significant impact on the financing of murabahah contracts at BPRS Bahari Impression, Ternate City because the calculated t value for the DPK variable (X1) is 3.320> the t table value of 2.262 with a significance level of 0.000 <0.05.
- H1 is calculated to indicate that the profit margin is significant to the acquisition of Murabahah contracts at BPRS Bahari Impression, Ternate City because the calculated value for the profit margin variation (X2) is 4.902> the T table value of 2.262 with a significance level of 0.001 <0.05.

Simultaneous Significance Test (F Test)

The significance of the combined impact of the influence of the variables of margin income and third party funds on murabahah contract financing is tested by simultaneous testing (F test). The following are the provisions of the F test (Ghozali, 2018):

1. H1 is accepted and H0 is rejected if the F value is significant <0.05. This indicates that each independent variable has a significant effect on the dependent variable.
2. H0 can be accepted if F> 0.05, and H1 indicates that there are no independent variables that significantly dominate the dependent variable (Table 4.6 Simultaneous Test Results (F).

Fcount = 20.479 with a significance level of 0.000 obtained from the results of the statistical test above, and the F table = 4.26 obtained from the statistical table.

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Table 6. Simultaneous Test Results (F)

ANOVA[a]						
Monel		Sum Of Squares	df	Maen Squares	F	Sig
1	Regression	62566715,756	2	31283357,4	20,479	,000[b]
	Residual	13748045,160	9	1527560 6,24		
	Total	76314760,916	11			
a. Dependent Variabel: Pembiyaan Murabahah						
b. Predictors: (Constant), PM, DPK						

Source: SPSS Output 26, 2024

Therefore, it can be said that H1 is accepted and H0 is rejected. Based on the variables of third party funds (X1) and profit margin (X2), which both separately and together move significantly towards the development of the Murabahah contract (Y) at BPRS Bahari Kemasan, Ternate City, this can be calculated using a probability of significance of 0.000, which is <0.05, and the value is> Ftable or 20.479> 4.26.

Results of the determination coefficient test (R2)

The extent to which third party funds and profit margins, independent variables, contribute to the dependent variable, financing the Murabahah contract, is ascertained by the determination coefficient (R2). The determination coefficient value ranges from 0 - 1, with third party funds (X1) and profit margin (X2) towards Murabahah contract financing (Y) getting stronger the closer the determination coefficient value is to 1. Conversely, third party funds (X1) and profit margin (X2) towards Murabahah contract financing (Y) getting weaker the closer the determination coefficient value is to 0.

Table 7. determination coefficient (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std Error Of the Estimate
1.	,905[a]	,820	,780	3908,2022
a. Predictors: (constanta), PM, DPK				

Source: SPSS Output 26, 2024

It is proven from the calculation results in Table 4.6 above that the R2 (R Square) value is 0.820. Thus, 82% of savings and profit margins have an impact on Murabahah

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financing, with the remaining 18% influenced by other factors not included in this research model.

DISCUSSION

The effect of third-party funds on murabahah contract financing

The results of the analysis show that third-party funds (TPF) have a significant positive effect on murabahah contract financing at BPRS Bahari Berkesan, Ternate City. This finding is in line with intermediation theory, which states that the capacity of a bank to channel financing depends on its ability to mobilize and manage funds from the public (Sudarta, 2022). In this context, an increase in TPF provides BPRS with greater liquidity, thereby enhancing its ability to extend financing to customers, particularly in murabahah contracts that require stable and predictable funding sources.

The empirical data collected from 2021 to 2023 supports this relationship. During this period, BPRS Bahari Berkesan recorded consistent growth in third-party funds, which was accompanied by an upward trend in murabahah financing disbursement. This indicates that the bank has been able to convert increased deposits into productive financing, reflecting efficient fund management and customer trust.

This result is consistent with Abidin (2023) and Afrida (2016), who found that higher deposit mobilization leads to an expansion of Sharia-compliant financing portfolios. In the context of BPRS, which serves primarily micro, small, and medium enterprises (MSMEs), the ability to secure and maintain deposit growth directly influences its capacity to meet financing demands.

The effect of profit margin on murabahah contract financing

The study also finds that profit margin exerts a significant positive influence on murabahah financing. This finding aligns with profitability theory, which emphasizes that profitability is a critical driver of a bank's operational sustainability (Scottish Water, 2020). A higher profit margin enhances retained earnings, allowing the bank to reinvest in new financing activities, strengthen capital reserves, and absorb potential risks.

The data from 2021 to 2023 shows that as the profit margin at BPRS Bahari Berkesan increased, the volume of murabahah financing also grew. This suggests that the bank's pricing strategy on murabahah contracts has been effective in maintaining competitiveness while generating sufficient income to support portfolio expansion. This result supports the findings of Yammad and Sari (2013), who identified profit margin as a key determinant of financing growth in Islamic banking. However, it is worth noting that

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while some prior studies caution that excessively high margins can discourage customers due to affordability concerns, the empirical evidence in this study indicates that BPRS has managed to maintain an optimal profit margin level—one that supports financial growth without reducing customer demand.

The combined effect of third-party funds and profit margin on murabahah contract financing

The simultaneous testing confirms that third-party funds and profit margin jointly have a strong and significant influence on murabahah financing. This reinforces the integrated perspective of intermediation and profitability theories, suggesting that liquidity capacity and profitability are interdependent in sustaining Sharia-compliant financing growth. The empirical data shows that during the study period, increases in both TPF and profit margin were consistently followed by higher murabahah financing disbursement. This pattern reflects the dual importance of securing adequate funding sources while maintaining profitable operations. The high explanatory power of the model indicates that these two variables are among the most critical determinants of murabahah financing performance at BPRS Bahari Berkesan.

This finding is consistent with previous research by Abidin (2023) and Afrida (2016), which emphasized that a combination of strong deposit mobilization and effective margin management leads to better financing performance in Islamic banks. In the context of BPRS, this synergy is particularly important given its focus on serving MSMEs, where stable funding and competitive yet profitable pricing are essential for long-term sustainability. From a practical standpoint, these results suggest that strategies to increase murabahah financing should focus on two parallel objectives: strengthening deposit mobilization through customer trust and service quality, and managing profit margins to balance profitability with customer affordability. Policymakers and regulators could also consider these findings in designing frameworks that support liquidity growth and prudent pricing in Islamic rural banks..

CONCLUSION

Based on the results of the multiple linear regression analysis conducted on third-party funds and profit margins toward murabahah contract financing at BPRS Bahari Berkesan, Ternate City, for the period 2021–2023, it can be concluded that third-party funds have a significant effect on murabahah contract financing. Similarly, the profit margin also shows a significant effect on murabahah contract financing. Furthermore, the

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simultaneous testing results indicate that both third-party funds and profit margins together significantly influence murabahah contract financing. These findings highlight the importance of optimizing both funding sources and profit management strategies to support the growth of murabahah financing in the institution.

In line with these findings, several recommendations can be proposed. First, companies are expected to publish audited financial statements in a timely manner and maintain consistency in their presentation from year to year. Such practices will enhance the reliability of financial statements, particularly for investors who depend on them for decision-making. Second, investors and creditors are encouraged to actively monitor the company by carefully reviewing the profit information disclosed in the published financial statements. This is crucial, as the reported profit figures may not always reflect the actual financial performance. Lastly, for future research, it is recommended to expand the analysis to different time frames and incorporate additional independent variables that may significantly influence murabahah financing, thus providing a more comprehensive and in-depth understanding of the determinants driving its development.

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