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The Influence of Murabahah Financing and Multiservice Financing on the Profirability of BPRS Lantabur Tebuireng in 2019-2023

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ABSTRACT

This study aims to determine the effect of Murabahah Financing and Multiservice Financing on Profitability at BPRS Lantabur Tebuireng, the sample used in this study is the quarterly report of BPRS Lantabur Tebuireng from 2019 = 2023 which has been published, Using a quantitative method, this study aims to determine the relationship between two or more variables, using secondary data in the form of quarterly financial reports. The independent variable of this study is Murabahah Financing (X1) which has a Financing Management indicator. The dependent variable in this study is Profitability (Y) with ROA and ROE indicators. The analysis techniques used are Descriptive Statistical Tests, Classical Assumption Tests which include Normality Tests, Heteroscedasticity Tests, Multicollinearity Tests, Autocorrelation Tests and Hypothesis Testing with multiple regression using SPSS 25 analysis tools.

INTRODUCTION

The Islamic banking industry in Indonesia has experienced significant growth in recent years, through Law No. 10 of 1998 the development of Islamic banks in Indonesia is increasingly rapid,[1] as an institution that functions to facilitate the flow of payment traffic so that good performing banking is needed. People sometimes do not have enough funds to meet their living needs, Islamic banks play a very important role in the development of the community's economy which is increasingly increasing the emergence of financing services offered by bank financial institutions. Currently, most Islamic banks' financing products focus on murabahah products (the principle of buying and selling) because, people are never separated from buying and selling transactions .[2]

Some argue that with the increasingly rapid development of Islamic banking, it is necessary to regulate it through legislation.[3] The law in question has now been passed, namely Law Number 21 of 2008 concerning Islamic banking, many Islamic financial institutions have been established today, starting from Islamic Commercial Banks (BUS), Islamic Business Units (USS), Baitul Maal Wattamwil (BMT), Islamic Financing Banks (BPRS), and other institutions whose operational activities use Islamic principles.[4]

Financial reports are reports that are able to show the development of financial positions and have an important meaning for the company because financial reports in the company can reflect the performance that has been achieved at a time and to see the

[1] Febri Annisa Sukma et al., "Konsep Dan Implementasi Akad Qardhul Hasan Pada Perbankan Syariah Dan Manfaatnya," *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah* 3, no. 2 (2019).
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company's ability to overcome financial problems and determine the right decisions.[5] One of the services often offered by Islamic banks is financing owned by BPRS, as well as the role of BPRS Lantabur Tebuireng which is one of the Islamic financial institutions that has a crucial role in supporting the economy of the community in the area, as a sharia financial institution BPRS Lantabur Tebuireng of course faces various challenges and opportunities in carrying out its operations, including in terms of financing (Muhammad, 2015).

The financing options frequently used by BPRS Lantabur Tebuireng are Murabahah and Multijasa, as these financing options increase annually, indirectly impacting profitability. Profitability is the ability to generate profits within a specific period, the net result of management policies, including liquidity management.[6] In terms of profitability, Indonesian Islamic banks are among the best in the world, measured by the ratio of profit to assets.*Return On Asset*(ROA) then Profit in BPRS is also measured through the profitability ratio, the profitability ratio is a ratio to assess the company's ability to seek profits, the ratio in question is*Return On Equity* (ROE).[7]

RESEARCH METHOD

This study uses a quantitative approach with descriptive methods. Data analysis was conducted using SPSS to describe the characteristics of the Murabahah Financing, Multiservice Financing, and Profitability variables.[8]

RESULTS AND DISCUSSION

Research Result

Normality test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		20
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	58.26812134
Most Extreme Differences	Absolute	.152
	Positive	.152
	Negative	-.099

[5] Nanang Qosim, Ansori Ansori, and Muhammad Hamdan Ali Masduqie, "Gotong Royong Economy: Strengthening Islamic Values Through Local Traditions," in *Proceedings of Annual Conference for Muslim Scholars*, vol. 8, 2024, 105–117.
[6] Fathor AS et al., "Implementation of Relationship Marketing Sharia Perspective In Sharia Microfinance Institutions In Madura," *Journal Research of Social Science, Economics, and Management* 2, no. 6 (2023): 1063–1080.
[7] Gurhanawan Gurhanawan, "Strategi Optimalisasi Pembiayaan Mudharabah Pada Bank Syariah," *Indonesian Journal of Religion and Society* 2, no. 1 (2020): 59–73.
[8] Reza Akbar, U. Sulia Sukmawati, and Khairul Katsirin, "Analisis Data Penelitian Kuantitatif," *Jurnal Pelita Nusantara* 1, no. 3 (2024): 430–448.

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Test Statistic	.152
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.

It can be seen that the results of the normality test show a significant level greater than 0.05, namely 0.200 > 0.05, which means that the data is normally distributed.

Multikolinieritas test

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.397	2.520
	X2	.397	2.520
a. Dependent Variable: Y			

The value of each variable has a smaller VIF value as seen in the tolerance coefficient with a value of 0.397 and a VIF of 2.520. Therefore, the results of the multicollinearity test do not show symptoms of multicollinearity because the VIF value is still at <10.00.

Autokorelasi test

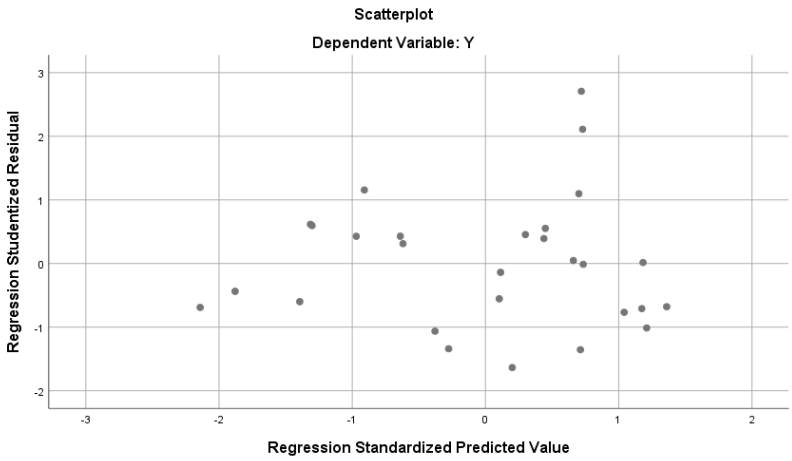
Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.794[a]	.788	.785	9.25545	2.197
a. Predictors: (Constant) X2, X1					
b. Dependent Variable: Y					

The Durbin-Waston test value above, the Durbin-Waston value of 2.197, will be compared with the 5% significant table value with (n = 20) and the number of independent variables (k = 2) which results in the value of dL = 1.100 and dU = 2.464. Because the DW value is located between dU and (4-dU) then 1.536 < 2.197 < 2.464 so the conclusion is that there is no autocorrelation between all independent variables (X) and the dependent variable (Y)

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Heterokedastisitas test



Based on the results of the graphic image above, the points on the scatter plot graph do not have a clear distribution pattern or do not form certain patterns, thus there is no heteroscedasticity interference in the regression model so that this regression model is suitable for use.

Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	9.329	5.409		2.530	.022
	X1	.291	.015	.866	19.629	.000
	X2	-.077	.021	-.159	-3.601	.002

a. Dependent Variable: Y

Multiple linear regression can be concluded as follows:

a. The constant value obtained is 9.329. This means that if all independent variables are assumed constant, the dependent variable, namely profitability, increases by 9.329.

b. Murabahah Financing (X1) has a coefficient value of 0.291, indicating that murabahah financing will increase profitability, assuming other variables remain constant or unchanged.

Multiservice Financing (X2) has a coefficient value of -0.077, indicating that multiservice financing does not increase profitability, assuming other variables remain constant or unchanged.

Hypothesis Testing

Partial Test (t)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.329	5.409		2.530	.022
	X1	.291	.015	.866	19.629	.000
	X2	-.077	.021	-.159	-3.601	.002

a. Dependent Variable: Y

The results of the partial t-test are as follows:

1) Murabahah Financing (X1) on Profitability has a significant positive influence on murabahah financing, based on the research results it is known that the calculated t value of X1 is 19.629 with a significance level of 0.000, considering that the significance value is less than 0.05. Thus, the hypothesis that profitability has a significant positive influence on profitability is considered acceptable.

2) Multiservice Financing (X2) on Profitability has a significant negative effect on multiservice financing, based on the research results it is known that the calculated t value of X1 is -3.601 with a significance level of 0.002, considering that the significance value is smaller than 0.05. Thus the hypothesis that profitability has a significant negative effect on profitability is considered acceptable.

Simultaneous Test (f)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110467.134	2	55233.567	6.605	.000[b]
	Residual	1547.912	17	91.054		
	Total	112015.045	19			

a. Dependent Variable: Y

b. Predictors: (Constant) X2, X1

The results of the simultaneous test show an F count of 6.605 and a significance level of 0.000 or less than 0.05. This indicates that the independent variables of Murabahah Financing and Multi-service Financing have a simultaneous effect on the dependent variable of Profitability, so the proposed hypothesis can be accepted.

Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.794[a]	.788	.785	9.25545	2.197

a. Predictors: (Constant) X2, X1

b. Dependent Variable: Y

It can be seen that the Adjusted R Square (R) value²) of 0.785, which means that the value shows that the relationship between the variables of Murabahah Financing and Multiservice Financing on profitability is 78.5%, the remaining 21.5% is influenced by other variables that were not examined in this study.

CONCLUSIONS

1. The results of this study show that the calculated t value of murabahah financing is 2.627 with a significance level of 0.015, indicating that murabahah financing has a significant positive effect on profitability.

2. The results of this study show that the calculated t value for multi-service financing is -1.192 with a significance level of 0.244, indicating that multi-service financing has a significant negative effect on profitability.
3. The results of this study show that the calculated F is 3.951 and the significance level is 0.032 or less than 0.05, indicating that Murabahah Financing and Multiservice Financing have a simultaneous effect on profitability.

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