

**THE ROLE OF WADIAH DEMAND DEPOSITS AND OPERATING INCOME ON THE NET INCOME PERFORMANCE OF SHARIA CENTRAL ASIA BANK (BCA)**

**PERAN GIRO WADIAH DAN PENDAPATAN OPERASIONAL TERHADAP KINERJA LABA BERSIH BANK CENTRAL ASIA (BCA) SYARIAH**

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***Abstract***

*This study looks at how operational revenue and wadiah demand deposits affect Bank Central Asia's (BCA) Syariah's net profit between 2016 and 2021. A total of 72 data points from monthly financial data reports from this time period make up the sample. The analysis uses the data analysis method known as Structural Equation Modeling-Partial Least Squares (SEM-PLS). Examining the connections between wadiah demand deposits, operating income, and net profit at BCA Syariah was the goal of this study. Customers who use wadiah demand deposits entrust their money to the bank for safekeeping as a particular kind of Islamic banking deposit. On the other side, operating income indicates the revenue from BCA Syariah's primary operational activities. The study offers important insights into the relationship between these variables by using SEM-PLS analysis. The findings show that wadiah demand deposits do not considerably affect net profit, proving that changes in these deposits do not significantly affect the profitability of the bank as a whole. But the study shows a statistically significant link between operational income and net profit. This result implies that variations in BCA Syariah's operating income have a direct impact on the company's net profit.*

**Keyword:** *wadiah demand deposits, operating income, net profit*

***Abstrak***

*Penelitian ini melihat bagaimana pendapatan operasional dan giro wadiah mempengaruhi laba bersih Bank Central Asia (BCA) Syariah antara tahun 2016 dan 2021. Sebanyak 72 data dari laporan keuangan bulanan dalam periode waktu di atas dijadikan sebagai sampel. Analisis menggunakan metode analisis data yang dikenal dengan Structural Equation Modeling-Partial Least Squares (SEM-PLS). Tujuan dari penelitian ini adalah Mengkaji sejauhmana hubungan antara giro wadiah, pendapatan*

*operasional, dan laba bersih pada BCA Syariah dimana nasabah yang menggunakan giro wadiah menitipkan uangnya kepada bank untuk diamankan sebagai jenis simpanan tertentu pada Perbankan Syariah. Di sisi lain, pendapatan operasional menunjukkan pendapatan dari kegiatan operasional utama BCA Syariah. Penelitian ini menawarkan dapatan kajian yang penting dalam menganalisa hubungan antara variabel-variabel tersebut dengan menggunakan analisis SEM-PLS. Hasil temuan menunjukkan bahwa giro wadiah tidak terlalu berpengaruh terhadap laba bersih, hal ini membuktikan bahwa perubahan giro wadiah tidak terlalu berpengaruh terhadap profitabilitas bank secara keseluruhan. Selain itu, secara statistik hasil penelitian juga menunjukkan hubungan yang signifikan antara pendapatan operasional dan laba bersih. Hasil ini menunjukkan bahwa variasi pendapatan operasional BCA Syariah berdampak langsung terhadap laba bersih perusahaan.*

**Kata kunci:** *giro wadiah; pendapatan usaha; laba bersih*

## **A. INTRODUCTION**

Islamic banks are financial institutions whose business activities are based on Sharia principles by carrying out three main functions: collecting public funds in the form of savings, channelling funds to the public in the form of financing, and as a provider of banking services (Adnan & Sunarto, 2021). Based on Article 4 of Law No. 21 of 2008, Islamic banks must carry out their functions to collect and distribute funds (OJK, 2012). One of the successes of Islamic banks is obtaining optimal income so that they can increase net profit growth in Islamic banks (Rahmayati, 2021).

The most significant banking funds are obtained from customers using third-party funds deposits acquired according to fundraising activities (Bagus et al., 2022). Collecting funds can be interpreted as a bank's effort to attract funds (money) to the people so that they are interested and want to save in the bank concerned (Firdha, 2016). Through this collection of funds, the bank will obtain cash or funds that are returned to people who need funds (Meriyati & Salim, 2020).

From the Islamic perspective, Islamic banks implement it according to the principles that are under Islamic Sharia (Tutik, 2016). One of the fundraising products at Islamic banks is *wadiah* demand deposits (Alimusa, 2022). *Wadiah's* current account is an existing account that is applied with a *wadiah* contract, namely pure deposit, which can be withdrawn at any time if the owner wishes (Huda, 2015). In practice, Islamic banks apply the principle of *wadiah yad damanah*, where customers act as depositors who give rights to Islamic banks to use or utilize the money or the deposit. In

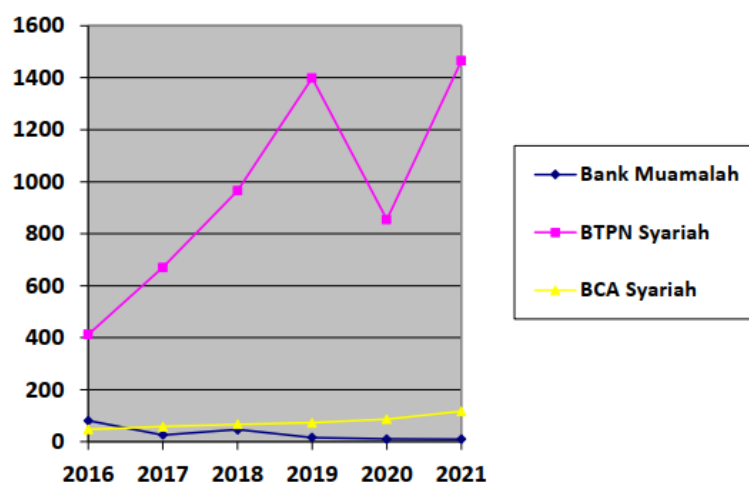
contrast, Islamic banks act as parties entrusted with the obligation to provide profit sharing from the profits of fund management (Pratiwi & Makhrus, 2018).

In addition to *wadiah* demand deposits as a fundraising product, operating income is another component in determining the profit banks earn in a period. For banks, the income received includes interest, fees and commissions, and other operating results supporting profit increase. A decrease in income will lead to profits so it will determine the future of the business and whether it will survive and increase its ability to earn profits again. If the income is high, the net profit will also be high, and vice versa (Supriyanto & Ikbal, 2019).

One of the goals of Islamic banks in carrying out their activities is to gain profit where Islamic bank profits can be obtained from the difference between the return on investment and the costs incurred in a certain period (Afifah, 2020). Bank Central Asia (BCA) Syariah, in its operational activities, is profit-oriented in *wadiah's* current accounts and operating income as a supporting factor in obtaining profits for Islamic banks (Sabana, 2021). The greater the funds collected by the bank, the bank must be able to channel the funds optimally to obtain profits and maintain the bank's liquidity (Kamila, 2018).

In general, the results of observations made by Bank Central Asia (BCA) Syariah had a positive impact when inflation occurred. During the Covid-19 Pandemic, the profits earned by Bank Central Asia (BCA) Syariah continued to increase. In contrast to several other Sharia banks, during the Covid-19 pandemic, several Sharia banks were economically affected, one of which was Muamalah Sharia Bank and BTPN Syariah Bank experienced a decrease in profits.

**Figure 2.** Sharia Bank’s Net Income Growth in Billion



Starting in 2016, the total net profit earned by Bank Central Asia (BCA) Syariah reached 36.8 billion, and in 2017 it increased by 47.9 billion, continued in 2018 amounting to 58.4 billion, and in 2019 it was 67.2 billion. Then in 2020, it was 73.1, and finally, in 2021, the net profit at Bank Central Asia (BCA) Syariah reached 87.4. It can be concluded that the development of third-party funds has increased yearly, indicating the level of public trust in depositing their funds and investing them in Bank Central Asia (BCA) Syariah.

This study aims to determine the effect of *wadiah* demand deposits and operating income on the company's net profit because demand deposits and operating income themselves are part of third-party funds, where third-party funds are the most critical source of funds for banking operations and are a measure of the success of a bank if it can finance its operations.

## **B. LITERATURE REVIEW**

Net profit is the excess of all revenue overall costs for a certain period after deducting income tax which is presented as a profit and loss statement (Mohamadi, 2023). Net income can have many implications and always requires explanation (Suhartono & Hendraswari, 2020). Reasonable net profit means after all deductions (rather than only special deductions for gross profit or margin) (Jannah et al., 2020).

Net profit is usually shown as a result of profit after deducting all expenses in operating income, especially after deducting fixed overhead costs (Rahma Pasaribu, 2017). The description refers to the difference between sales and the direct costs of the products or services sold (also known as gross profit or gross margin), which differs from gross profit before operating expenses or overhead are deducted (Fitraningrum, 2009). Net income usually shows the amount of profit before corporate taxes are deducted. In this case, the term profit often used before tax is earnings before tax (EBT) (Sabil et al., 2021).

Profit is an excess of business income to business expenses. Companies generate money or funds by selling goods and services (Maruta, 2019). A company is said to benefit from bookkeeping if the money it earns is more significant than it spends to produce/provide goods/services (Nurawaliah et al., 2020). So, profit is the difference between the total revenue and the total cost over a period that report users can use to make economic decisions in their best interests (Maruta, 2018).

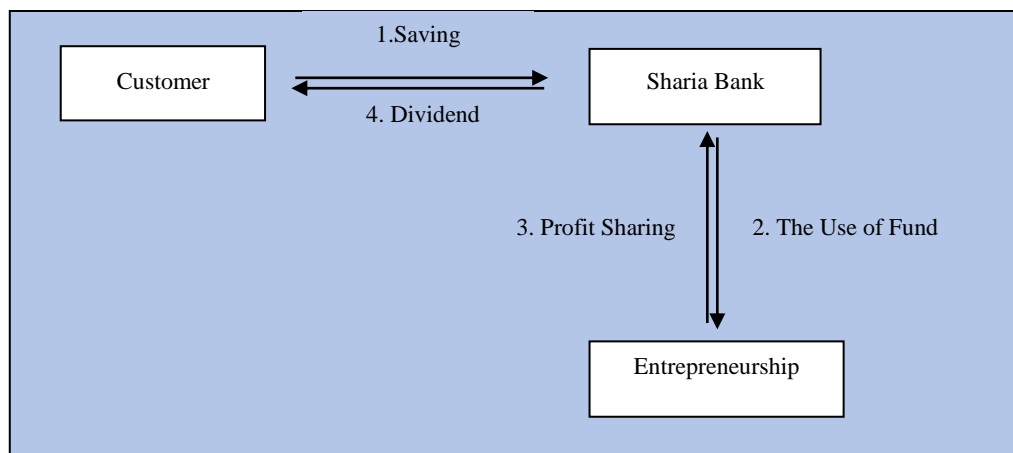
The profit growth rate can be calculated using the following formula:

$$\text{Profit Growth Rate} = \frac{\text{Operating Profit t-year} - \text{Operating Income year 1}}{\text{Operating Income year 1}}$$

Then, there are two indicators which can measure a company net income which are customers’ saving fund and operational income (Amelia, 2016). In Sharia banking system, the customers saving fund can be categorized as *wadiah* demand deposit (Fitri, 2016).

A *wadiah* demand deposit is a funding product run based on a *wadiah* contract, namely a pure deposit that can be withdrawn at any time by the owner if the owner so wishes (Dalimunthe & Pane, 2022). Concerning current account products, Islamic banks apply the principle of *wadiah yad dhamanah*, where the customer acts as a depositor who gives rights to the Islamic bank to use and utilize the money or goods entrusted to him (Syakarna et al., 2021). In contrast, the Islamic bank acts as a party entrusted with the right to manage the deposited funds without having an obligation to provide profit sharing from the profits derived from the management of these funds (Suryahadi, 2018). However, Islamic banks are justified in providing incentives, namely in the form of bonuses, if they are not required at the beginning or beforehand (Mustika, 2022).

**Figure 2. Wadiah Yad Amanah Scheme**



The amount of the bonus from a *wadiah* account can be expressed by the mentioned equation formula:

$$\text{BGW} = (\text{SR}/\text{TDGB}) \times \text{PBG} \times \text{BH}$$

Information:

BGW : Wadiah Current Account Bonus

SR : Average Balance

TDGB : Total Demand Deposits of Islamic Banks

BH : Bonus Percent, Profit Sharing Percent

By far, operating income is income derived from the results of the company's primary business activities (Nurlita et al., 2017). Meanwhile, Sausan Nabilah R, (2020) gave an opinion regarding the operating income, an increase in the number of assets caused by selling company products, goods, and services. Then further claims that operating income consists of all income that is a direct result of the Bank's business activities that have been received (Rahmat & Ruchiyat, 2021). Melisa & Siregar (2021) argue that operating income is income obtained from direct results in an activity, namely operational activities in banking. Calculation of the operating income in a company is:

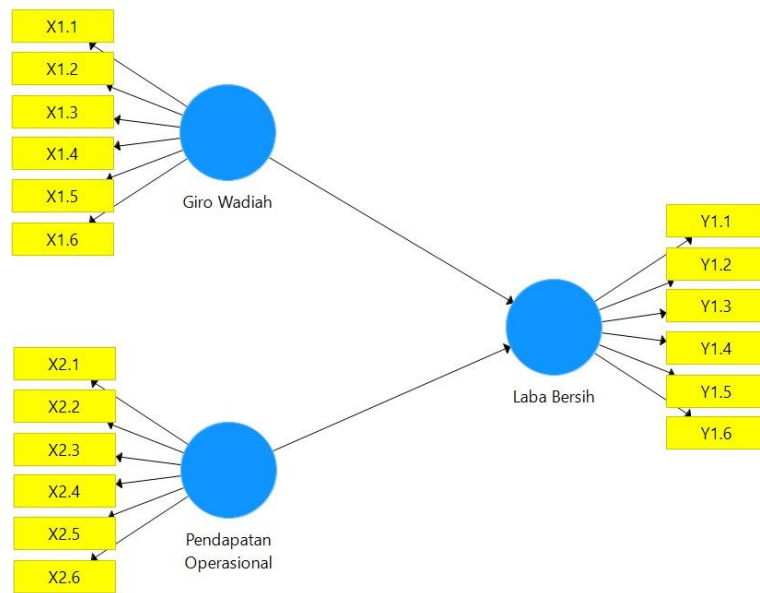
$$\text{Operating Income} = \text{Gross Income} - (\text{Operational Expenses} + \text{Cost of Good Sold})$$

So, operating income is generated from activities the company carries out by selling goods and services to consumers during one period.

### C. RESEARCH METHOD

Following the selected research title, then that will be used the object of research by the author is net profit at Central Asia Bank (BCA) by measuring *wadiah* demand deposits and operating income as independent variables. The data source in this study was obtained from the Asia Central Bank's financial reports on the [www.bcasyariah.co.id](http://www.bcasyariah.co.id) page. The data collected is monthly time series data from 2016 to 2021, as many as 72 data. Technique analysis uses Structural Equation Modelling (SEM) by Smart PLS software.

**Figure 3. PLS Model Structure**



Information of variables:

- X1 : Giro *wadiah* means *wadiah* demand deposit
- X2 : Pendapatan operasional means operating income
- Y : Laba bersih means net income

**RESULT AND DISCUSSION**

1. Result

**Outer Model**

*a. Convergent Validity*

**Table 1.** AVE value results

<b>Variables/Dimensions</b>	<b>Average Variance Extracted</b>
<b>Wadiah demand deposit</b>	0.786
<b>Operating Income</b>	0.999
<b>Net Profit</b>	0.996

Based on Table 1, the variable in this study has met the criteria since each variable shows that the AVE value is above 0.5.

*b. The discriminant validity test outcome*

**Table 2.** Fornell Larcker Criterion or HTMT value

	<i>Wadiah demand deposit</i>	Operating Income	Net Profit
<i>Wadiah demand deposit</i>	0.887		
Operating Income	0.895	0.816	
Net Profit	0.919	0.996	0.843

According to Ghazali (2014), the value of the *Fornell Lacker criterion or HTMT* should not be smaller than the correlation with other variables means that the numbers meet the requirements of the discriminant validity test.

### Composite Reliability

**Tabel 3.** Composite Reliability

Variabel	Nilai <i>Composite Reliability</i>
<i>Wadiah demand deposit</i>	0.880
Operating Income	1.000
Net Profit	0.999

The above data shows that the composite value for all constructs is above 0.7. with the resulting value, all constructs have good reliability under the required minimum value limit.

### Inner Model

#### a. Coefficient of Determination Test (*R*<sup>2</sup>)

The R-Square (*R*<sup>2</sup>) value is used to specify the coefficient of determination and measure the interpretation of changes in the independent to the dependent variable. The R-Square value has three criteria, which are: a value of 0.75 – 1 implies (the influence is strong), a value of 0.5 – 0.74 means (the effect is moderate), then a value of 0.25 – 0, 49 points (the influence is weak).

**Tabel 4.** R-Square

	<i>R-square</i>
<b>Net Profit</b>	0.996

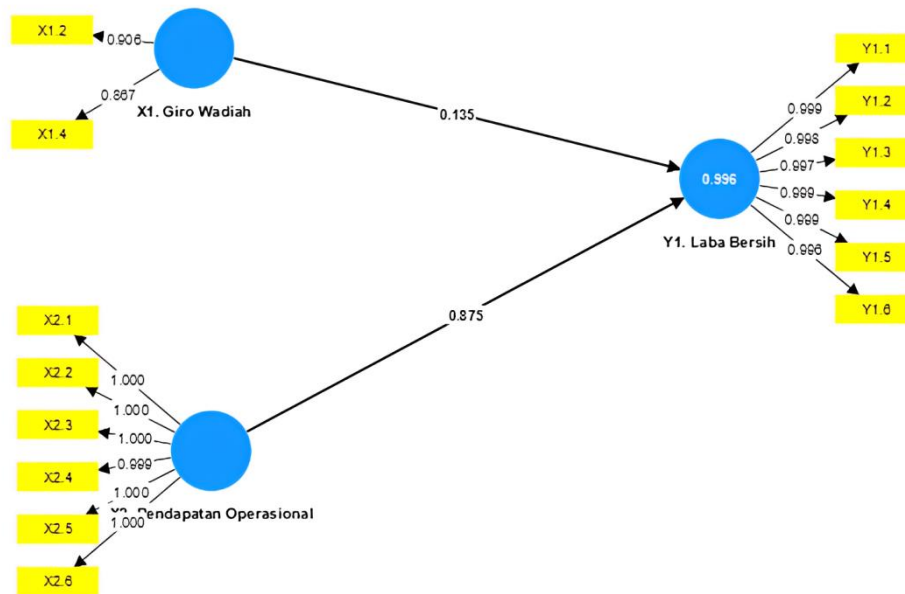
The above figure demonstrates that *wadiah* demand deposits and operating income can describe the variability of the net profit construct of 99.6%, and the remaining 4% is explained by other constructs outside those examined in this study.

#### b. Hypothesis Test



Based on the PLS model estimation results operating the bootstrapping technique, the rules of thumb used in this study are the t-statistic > 1.96 with a significance level of this study of 5%, the results can be shown in Table 5, and the outcome for this research model can be described as in Figure 4

**Figure 4.** PLS Model Estimation Results (Bootstrapping)



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**Table 5.** The Result of t-Statistic Value

	<i>T Statistics</i>	<i>P Values</i>
<b>X1. Wadiah demand deposit -&gt; Y1. Net Income</b>	1.373	0.170
<b>X2. Operating Income -&gt; Y1. Net Income</b>	9.192	0.000

2. Discussion

A. The Effect of *wadiah* Demand Deposits on Net Income

This study shows that *wadiah* demand deposits have no positive and significant effect on net income by obtaining a significance value of 0.170 > 0.05, and it can be proven by the t statistical test where t count (1.372) < t table (1.96); thus, it can be concluded that the first hypothesis H<sub>a1</sub> in this study was rejected and H<sub>o1</sub> was accepted. The phenomenon might be triggered by *wadiah* current accounts at Bank Central Asia (BCA) Syariah having lower income compared to *wadiah* savings and *wadiah* deposits;

hence, *wadiah* current accounts have no effect on net income at Bank Central Asia (BCA) Syariah.

In the application, *wadiah's* current accounts provide bonuses, and *wadiah's* current arrangements do not offer rewards. In the first case, *wadiah* demand deposits provide bonuses because banks use demand deposit funds for productive purposes and generate profit (profit) so that banks can reward depositors. In the second case, *wadiah* demand deposits do not provide bonuses because banks only use demand deposit funds to balance the bank's liquidity needs and for short-term transactions on bank responsibility that do not generate real profits. Banks do not use these funds for productive purposes to make a profit because they view *wadiah* demand deposits as trust, namely funds deposited with banks that are intended for protection and are not meant to be managed.

The results of this study are supported by Zumara (2021), entitled "The Effect of *wadiah* Current Accounts, Bonus Expenses, and Marketing Costs on Profits at Indonesian Sharia Banks Banda Aceh Branch for the 2013-2021 Period" showing that the *wadiah* demand deposits variable does not have a positive and significant effect on net income, using multiple linear regression analysis and the t-test results were 1.470 and a significance value of 0.153.

This study explained that *wadiah's* current accounts must provide tangible benefits or profits to Bank Central Asia (BCA) Syariah because Bank Central Asia (BCA) Syariah prefers to use demand deposits to balance the necessary needs. In addition, Bank Central Asia (BCA) Syariah does not use *wadiah* demand deposit funds, which aim to be productive for profit because they view *wadiah* demand deposits as trust, namely funds deposited with banks intended for protection and are not meant to be managed.

#### 1. The Effect of Operating Income on Net Income

This study shows that operating income has a positive and significant effect on net income by obtaining a significance value of  $0.000 < 0.05$ , and it can be proven by the t statistical test where t count is  $9.193 > t$  table (1.96), so it can be concluded that the second hypothesis  $H_{a2}$  accepted and  $H_{o2}$  rejected. The result follows the theory of Jumingan, which states that the size of the income or profit earned by the company depends on the profit sharing obtained by the company with all the expenses incurred or

paid by the company. So, it can be said that banks with high operating income will increase net profit.

The results of this study are supported by Gita Dwi Lestari (2019), entitled "The Influence of Revenue on Net Profit of Bank Syariah Mandiri Indonesia," indicating that the income variable has a positive and significant effect on net profit. The analysis results show that the R square value is 0.448 (48.8%), and the remainder is influenced by other variables not included in this study.

#### **D. CONCLUSION**

Based on the results of research conducted with the title "The Influence of *wadiah* Current Accounts and Operating Income on Sharia Net Profit at Bank Central Asia (BCA) for the 2016-2021 period", the following conclusions can be drawn:

After conducting an analysis using the smartPLS, the following results are obtained:

1. The results of the first hypothesis test show that *wadiah's* current accounts do not have a positive and significant effect on net profit at Bank Central Asia (BCA) Syariah, which aims to be productive for profit because they see that *wadiah* demand deposits are trust, namely funds deposited with banks that are intended for protection and are secured not to be exploited.
2. The results of the second hypothesis test show that operating income has a positive and significant effect on net income at Bank Central Asia (BCA) Syariah. This means that if the income received is high, the company's profit will also be higher. And vice versa, if the payment received is small, the profit will also be smaller.

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