



The Effect of Buying and Selling Financing and Profit Sharing Financing on Financial Performance at BPRS Bhakti Sumekar

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ARTICLE INFO

Keywords: Buying and Selling Financing, Profit Sharing Financing, Financial Performance.

Received : 9 February

Revised : 17 February

Accepted: 20 March

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ABSTRACT

Buying and selling financing is a form of financing made by banks or other financial institutions to their customers to buy certain goods or assets. Profit-sharing financing is a form of financing carried out by banks or other financial institutions to their customers by sharing profits or business results obtained from projects or business activities funded by said bank or financial institution. This study aims to analyze the effect of buying and selling financing and profit sharing financing on the financial performance of BPRS Bhakti Sumekar. Research design in this writing is library research (library research), namely by looking for research data or information through reading scientific journals, reference books, published financial reports and publication materials available as support in this writing. In the nature of this research using quantitative research, the quantitative method is a research method based on the philosophy of positivism used to examine certain populations or samples. Data were obtained from the financial statements of BPRS Bhakti Sumekar for the last four years from 2017 to 2020. Regression analysis was used to evaluate the effect of the two factors on financial performance, which was measured using financial ratios such as ROA. The results of the analysis show that buying and selling financing and profit sharing financing have a significant influence on financial performance at BPRS Bhakti Sumekar. In this case, profit sharing financing has a greater influence than buying and selling financing. These findings provide important implications for the management of BPRS Bhakti Sumekar in managing the financing portfolio and improving financial performance

INTRODUCTION

Shari'ah banking is a bank that operates according to shari'ah principles, namely agreements based on Islamic law between banks and other parties in depositing funds or financing business activities. Sharia banks have been operating in Indonesia since 1992, which began with the operation of Bank Muamalat Indonesia. Sharia banks are formally regulated since the amendment of Law No. 23 of 1999. The definition of bank sharia banking is basically an entity that collects funds from the public in the form of financing or in other words carries out a financial intermediary function. In accordance with Law no. 21 of 2008 concerning Islamic Banking, Islamic banks are banks that carry out business activities based on sharia principles, or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism (alamiyah), and does not contain gharar, maysir, usury, unjust and haraam objects (Cicik Mutiah et al., 2020).

The quality of an Islamic bank can be seen from the performance capability of Islamic banks and the sustainability of their business which is influenced by the quality of financing. Islamic banks can encourage and accelerate the economic prosperity of society through banking activities, including financing and investment in accordance with Islamic principles. One of the factors that influence a bank's financial performance is how a bank can manage its assets. Asset management in Islamic banks is carried out, among others, through the distribution of financing (Arfiansyah et al., 2022). Financing which is a form of channeling funds carried out by Islamic banks. There are four patterns of principles owned by Islamic banks, namely buying and selling principles, profit sharing principles, ujroh principles and complementary contracts. There are two principles of financing that are most commonly practiced by Islamic banks, namely the principle of buying and selling and the principle of profit sharing. Income is determined by the amount of profit received from the financing distributed.

Financing with the buying and selling principle, the margin received comes from an agreement between the Bank and the customer. While profits from the principle of profit sharing are determined based on the agreement on the size of the ratio, which in the end the bank's profit is affected by the income statement of the business engaged in by the customer who obtains the financing facility, stating that the contracts that are widely used in financing on the buying and selling principle are murabahah, salam and istishna' . Whereas in the profit sharing principle, there are four main contracts used by Islamic banks, namely musyarakah contracts, mudharabah contracts, muzara'ah contracts, and musaqah contracts. Sharia Banking Statistics released by the Financial Services Authority also describes the fact that murabaha contracts dominate the financing channeled by Islamic banks and are followed by mudharabah and musyarakah contracts (Nizar & Anwar, 2015). A bank's financial performance is an illustration of a bank's financial condition in a certain period, both in terms of raising funds and channeling funds. The financial performance of a bank can be assessed from several indicators, the financial statements of the bank concerned are used as the

basis for the assessment. In this study Return on Assets (ROA) was chosen as an indicator of banking financial performance, because ROA is used to measure effectiveness in utilizing assets owned (Ahadini et al., 2022).

Sharia People's Financing Bank (BPRS) Bhakti Sumekar is a sharia-based microfinance institution engaged in financing. As a microfinance institution, BPRS Bhakti Sumekar has an important role in supporting the community's economy, especially for small and medium-sized people who need access to finance to develop their businesses. In its operations, BPRS Bhakti Sumekar provides various types of financing, including buying and selling financing and profit sharing financing. Buying and selling financing is a product that provides benefits for both the customer and the bank. Technically buying and selling as is usually done by the community, customers benefit from meeting their needs and price certainty that will not change during the time of the financing agreement, while banks benefit from the margin they receive (Rahayu, 2022).

Profit sharing financing is one of the bank products provided to customers, profit sharing financing affects financial performance. The high or low value of profit sharing financing will affect the returns generated and will affect the financial performance (profit) obtained. Parameters for measuring the performance of a bank can be seen from the bank's financing. Financing is the basis that a bank must have and affects the performance of a bank, the better the financing a bank has, the performance of BPRS Bhakti Sumekar will increase, this is related to customer satisfaction and trust if a bank has very good performance (Purba, 2022). Therefore, it is necessary to conduct research to determine the effect and type of financing on the financial performance of BPRS Bhakti Sumekar. By knowing whether there is a simultaneous influence of buying and selling financing and profit sharing and how much influence buying and selling financing and profit sharing has on the financial performance of BPRS Bhakti Sumekar.

Research on the effect of buying and selling financing and profit sharing financing on the financial performance of BPRS Bhakti Sumekar is very important to do to provide useful information for decision making at BPRS Bhakti Sumekar, both in making strategic decisions related to operations and financial management (Rahman & Pratikno, 2022). In addition, this research can also contribute to the development of science and technology, especially in the field of Islamic finance and microfinance institutions. The results of this study are expected to be a reference for other researchers in conducting similar research or as a basis for conducting further research.

LITERATURE REVIEW

There are several theories that can be used to understand the effect of buying and selling financing and profit sharing financing on financial performance at BPRS Bhakti Sumekar, including the following:

1. Islamic Finance Theory

Islamic finance theory is a theory related to financial aspects in the Islamic economic system, in which there are principles that are different from conventional financial systems. This theory can be used to understand the

effect of buying and selling financing and profit sharing financing on financial performance at BPRS Bhakti Sumekar, which is a sharia-based financial institution. Islamic finance theory is based on Islamic economic principles which prohibit usury, speculation and gharar (uncertainty or uncertainty) in financial transactions. In Islamic finance theory buying and selling financing and profit sharing financing are two types of financing that are commonly carried out in sharia-based financial institutions (Rahman, Fadali, 2022).

Buying and selling financing is financing that is carried out by selling goods to customers at a higher price than the cost price, then the customer repays the goods in installments over a certain period of time. Profit-sharing financing, on the other hand, is financing that is carried out by providing capital to customers to be used in certain businesses, then business profits are shared between the customer and sharia-based financial institutions. In the context of BPRS Bhakti Sumekar, Islamic finance theory can be used to understand the effect of buying and selling financing and profit sharing financing on financial performance. In Islamic finance theory, financial performance is measured not only in terms of profit, but also in terms of adherence to Islamic economic principles. Thus the use of Islamic finance theory can also assist in identifying the risks and potential benefits associated with profit sharing financing at BPRS Bhakti Sumekar.

2. Financing Theory

Financing theory is a theory that discusses the sources of financing and the use of funds in a financial institution. This theory can be used to understand the effect of types of financing, such as buying and selling financing and profit sharing financing, on financial performance at BPRS Bhakti Sumekar. Financing or financing is an activity of Islamic banks in channeling funds to parties other than banks based on sharia principles. It is called financing because Islamic banks and Islamic institutions provide funds to finance the needs of customers who need and deserve it.

In Law no. 10 of 1998, it is stated that the definition of financing based on sharia principles is the provision of money or claims equivalent to that based on an agreement or agreement between the bank and another party that requires the party being financed to return the money or claim after a certain period of time in return or profit sharing. In channeling funds in the form of financing based on the trust given by the owner of the funds to the user of the funds. So that the recipient of the financing gets the trust of the financing provider, so that the recipient of the financing is obliged to return it according to the time period agreed in the financing contract agreement (Ridha Rochmanika, 2012). Other financing purposes consist of two interrelated functions of financing; Profitability, namely the goal to obtain results from financing in the form of profits achieved from profit sharing obtained from businesses managed with customers. Safety, namely the security of the achievements or facilities provided must be truly guaranteed so that the profitability objectives can be truly achieved without significant obstacles.

Buying and selling financing is a form of channeling Islamic bank funds in the form of financing on the principle of buying and selling, with the bank's profit being called margin. The buying and selling financing referred to here is the financing disbursed by Islamic banks with the principles of murabahah, salam and istishna. The total purchase and sale financing is measured by the natural logarithm of the value of the sale and purchase financing at the end of each quarter. The use of natural logarithms is intended so that the results do not cause bias, considering the large value of buying and selling financing between Islamic banks is different. In addition, it is intended that the total data on buying and selling financing can be normally distributed and have a minimum regression coefficient error standard (Melita & Wagiyono, 2020).

Profit-sharing financing is a form of channeling funds by Islamic banks in the form of financing on the basis of partnerships or cooperation. With the percentage of profit and loss sharing on the profit sharing ratio between the bank and the customer in accordance with the agreement at the beginning of the contract. In general, the principle of profit sharing in Islamic banking can be carried out in four main contracts, namely al-mudharabah, al-muzara'ah, and al-musaqah. Even so, the principles that are most widely used are al-musarakah and al-mudharabah, while al-muzara'ah and al-musaqah are used specifically for plantation financing or agricultural financing by several banks (Ahadini et al., 2022).

3. Financial Performance Theory

The theory of financial performance discusses aspects of financial performance in a financial institution, such as profitability, liquidity, solvency and efficiency (Rahman, 2017). This theory can be used to understand the financial performance of BPRS Bhakti Sumekar, and how the type of financing provided affects this financial performance. Financial performance is part of the bank's overall performance. An overview of the financial development of a company can be obtained by analyzing the company's financial data and this financial data will be reflected in the financial statements. Analysis of financial statements includes analysis of financial ratios in order to be able to find out the financial condition both at the current time, conditions for the current year and predictions for the future. Financial statements are the end result of an accounting process that shows the financial position of a company.

Financial reports play a role in providing information that is very important in assessing the company's development so that it is used to assess the achievements of the company now and in the future. The financial report is an information medium that summarizes all company activities for the management of investors, banks, government and the general public. The company's financial management requires efforts to develop the capital invested by the parties concerned in a business. To be able to find out the financial condition of a company in good or bad condition, analysis is needed, one of which is ratio analysis (Rahman & Pratikno, 2022).

4. Micro Banking Theory

Micro banking theory discusses the principles and practices in the operation of a microfinance institution, which aims to provide access to finance for small and medium-sized communities. This theory can be used to understand the effect of the type of financing provided by BPRS Bhakti Sumekar on financial performance, as well as how microfinance institutions such as BPRS Bhakti Sumekar can play a role in supporting the community's economy. According to Islamic banking law no. 21 of 2008, sharia banking is everything that concerns sharia banks and sharia business units, including institutions, business activities, and methods and processes in carrying out their business activities.

Islamic banks are banks that carry out their business activities based on sharia principles and by type consist of Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS). In the function of Islamic banks, there are three main functions, namely collecting funds from the public in the form of deposits and investments, channeling funds to people who need them and from banks and also providing services in the form of Islamic banking services (Muthmainnah et al., 2022).

RESEARCH METHODS

Research design in this writing is library research (library research), namely by looking for research data or information through reading scientific journals, reference books, published financial reports and publication materials available as support in this writing. In the nature of this research using quantitative research, the quantitative method is a research method based on the philosophy of positivism used to examine certain populations or samples. Research uses numbers that add up as data which is then analyzed. This method is intended to explain phenomena using numerical data, then analyzed which generally uses statistics (Rahman & Pratikno, 2022).

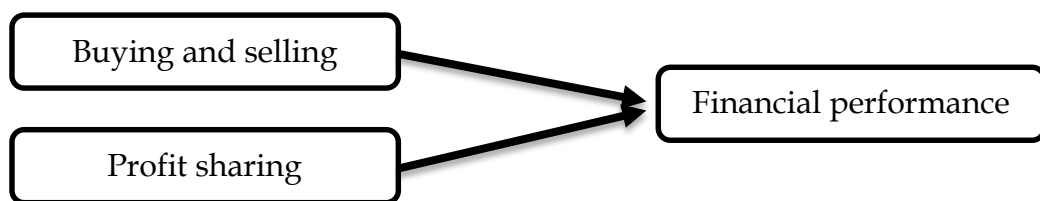


Figure 1. Conceptual Framework

This study uses descriptive and cognitive research using export facto research, which is an attempt to describe the relationship between the effect of buying and selling financing and profit sharing financing on financial performance at BPRS Bhakti Sumekar Pusat Sumenep, by describing buying and selling financing and profit sharing financing on financial performance. The description of these efforts is carried out on three variables, namely the independent variables in this study are Buying and Selling Financing and Profit Sharing Financing, while the dependent variable is on financial performance. To find out whether there is an effect of buying and selling financing and profit

sharing financing on BPRS financial performance without giving treatment, changes between modifications. The population is the area of generalization consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions. In this study, it is necessary to explain the population and sample that can be used as data sources. The population in this study is the financial statements at BRS Bhakti Sumekar from the 2017-2020 period.

The data collection method in this study uses financial reports from those published in BPRS Bhakti Sumekar from 2017 to 2020, published profiles of BPRS Bhakti Sumekar, literature, books, and others. In the data analysis technique used in this study is the hypothesis test method but previously used the classic assumption test in order to get good regression results, using SPSS 23 (statistical package for the social sciences) which is a statistical analysis program in the form of software used for processing and data analysis that has analytical capabilities and a data management system with a graphical scope.

RESULTS AND DISCUSSION

BPRS Bhakti Sumekar (formerly known as BPR Bhakti Sumekar) is a Regional Owned Enterprise (BUMD) in Sumenep Regency. This bank was established on September 16, 2002 in the form of a limited liability company (PT), then in its development changed its status to become a Regional Owned Enterprise (BUMD). BPRS Bhakti Sumekar is headquartered in Sumenep with one branch in Pamekasan and auxiliary cash offices located in several areas in Pamekasan as well as cash office services spread throughout Sumenep district and various other areas. In order to improve and utilize the regional economic potential in order to increase Regional Original Income (PAD), the Sumenep Regency Government really needs the role of financial institutions which are expected to fulfill this goal. Where in turn these Financial Institutions are expected to be able to improve and utilize the regional economy in order to achieve the welfare of the regional community evenly.

The aims and objectives mentioned above are that the Sumenep Regency Government acquired a People's Credit bank domiciled in Sidoarjo, namely PT BPR Dana Merapi, and then relocated to Sumenep Regency. In its development PT BPR Dana Merapi has changed its name to PT BPR Bhakti Sumekar with Deed Number 24 dated 16 September 2002 by Notary Karuniawan Surjanto, SH notary in Sidoarjo and Approval from Bank Indonesia no.04/8/KEP/PBI/sb/2002 November 11, 2003. And received approval from the Ministry of Justice of the Republic of Indonesia and Human Rights of the Republic of Indonesia, No. C-19351 NT.01.04 of 2002 dated October 8, 2002 concerning the Approval of the Deed of Amendment to the Limited Liability Company's Articles of Association. Furthermore, to confirm the establishment of PT BPRS Bhakti Sumekar - Sumenep, the Sumenep district government has ratified a Regional Regulation (PERDA) Number 6 of 2003 dated 31-07-2003 concerning the Establishment of PT Bank Perkreditan Rakyat Syari'ah Bhakti Sumekar. And permission to change business activities based on sharia principles from the governor of Bank Indonesia No.6/74/KEP.GBI/2004 dated September 22 2004 and operate

according to sharia principles starting October 22 2004 with a NPWP. 01.546.135.3641.000.

This data analysis aims to determine the effect of buying and selling financing and profit sharing financing on financial performance at BPRS Bhakti Sumekar, by analyzing the financial reports from 2017-2020 using SPSS 23 data analysis. The financial report data is as shown in the following table:

Table 1. Financing of Sale and Purchase of BPRS Bhakti Sumekar for 2017-2020

Period	Buying and Selling Financing (Rp)	Percentage
2017	1.595.837.700	0%
2018	1.870.450.295	17%
2019	2.304.579.489	23%
2020	1.971.570.730	-14%

Source: BPRS Bhakti Sumekar (data to be processed in 2022)

The table above shows the amount of sale and purchase financing provided by BPRS Bhakti Sumekar for four years, namely 2017 to 2020. Sale and purchase financing is a form of financing provided by a bank or financial institution to customers to buy an item or asset by installments. The table shows that in 2017 as comparative data for the following year. In 2018 the amount of sale and purchase financing increased, with a percentage of 17% compared to the previous year. In 2019 the amount of sale and purchase financing increased by 6% to 23% compared to the previous year. However, in 2020 the amount of sale and purchase financing decreased by -14% compared to the previous year. This can be caused by difficult economic conditions in 2020 due to the co-19 pandemic which has an impact on the financial performance of companies and society in general. Overall, the table shows that BPRS Bhakti Sumekar has provided quite significant sale and purchase financing over the last four years, with a fairly consistent increase in 2018 and 2019 despite experiencing a decrease in 2020.

Table 2. BPRS Bhakti Sumekar Profit Sharing Financing for 2017-2020

Period	Profit Sharing Financing (Rp)	Percentage
2017	47.396.172	0%
2018	66.560.377	40,4%
2019	69.818.382	4,9%
2020	90.665.750	29,9%

Source: BPRS Bhakti Sumekar (data to be processed in 2022)

The table above shows the amount of profit-sharing financing provided by BPRS Bhakti Sumekar for four years, namely 2017 to 2020. Profit-sharing financing is a form of financing provided by banks or financial institutions to customers by sharing profits derived from investments or projects carried out by customers. In the table, it can be seen that in 2017 as data for comparison with the following year. Then in 2018, the amount of profit sharing financing increased by 40.4% compared to the previous year. In 2019 the amount of profit sharing financing experienced a slight increase of 4.9% compared to the previous year. In

2020, the amount of profit sharing financing increased by 29.9% compared to the previous year. This shows that BPRS Bhakti Sumekar has provided significant profit-sharing financing in 2020 despite the difficult economic conditions due to the pandemic. Overall, the table shows that BPRS Bhakti Sumekar has provided quite significant profit-sharing financing in 2018 and 2020, as well as a slight increase in 2019. This shows that BPRS Bhakti Sumekar is committed to providing profitable profit-sharing financing for its customers.

Table 3. ROA of BPRS Bhakti Sumekar 2017-2020

Period	ROA	Percentage
2017	0,099	0%
2018	0,061	-38,4%
2019	0,060	-1,6%
2020	0,065	8,3%

Source: BPRS Bhakti Sumekar (data to be processed in 2022)

The table above shows the financial ratios of ROA (Return of Assets) and the percentage change in ROA of BPRS Bhakti Sumekar in four years, namely 2017 to 2020. ROA measures how effective a company is in generating profit from its assets. The higher the ROA, the better the company's performance in utilizing its assets to generate profits. In 2017 the ROA of BPRS Bhakti Sumekar was 0.099, which means that the company managed to generate a profit of 0.099 rupiah from each of its assets. In 2018 ROA decreased drastically or decreased by -38.4% from the previous year, indicating a decrease in efficiency in utilizing assets to generate profit. In 2019, ROA fell slightly to 0.060 or decreased by -1.6% from the previous year. In 2020, ROA rose to 0.065 or an increase of 8.3% from the previous year, indicating an increase in performance in utilizing assets to generate profits. Overall, even though there were fluctuations in ROA in the four-year period, the company was still able to maintain financial ratios that were quite good in utilizing its assets to generate profits. However, the significant decline in ROA in 2018 requires further attention and analysis to find out the causes and take appropriate action to improve the company's financial performance.

Table 4. Classic Assumption Data Testing

Model	Model Summary ^b				
	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.118 ^a	.014	-.138	64.47049	1.519

Source: SPSS 23 output results

- a. Predictors: (Constant), X2, X1
- b. Dependent Variable: Y

The table above is the result of a simple linear regression model used to analyze the relationship between the dependent variable and the two

independent variables. Based on the data above, Durbin-Watson shows the value of the Durbin-Watson statistical test which is used to test the presence of autocorrelation in the residual model. The Durbin-Watson value obtained is 1.519, which indicates the possibility of a positive autocorrelation in the residual model. The ideal Durbin-Watson value is between 1 and 2. A value smaller than 1 indicates a positive autocorrelation, while a value greater than 2 indicates a negative autocorrelation. So that there is no autocorrelation in the linear regression model which in this autocorrelation test aims whether the linear regression model has a correlation between confounding errors in period t.

Table 5. Data Testing Using Multiple Linear Regression Analysis
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	323.439	58.642		5.515	.000
	pembiayaan jual beli	-8.215E-10	.000	-.171	-.760	.461
	pembiayaan bagihasil	-6.133E-8	.000	-.557	-2.475	.028

a. Dependent Variable : financial performance

The table above is the result of multiple linear regression analysis used to analyze the relationship between the two independent variables, namely buying and selling financing and profit sharing financing, with the dependent variable of financial performance. Buying and selling financing, this independent variable has a regression coefficient of -8.215E-10 on the original scale and -0.171 on the standard scale. This shows that every 1 unit increase in this independent variable will cause a decrease of 0.171 units in the dependent variable, namely financial performance. However, the t test shows that the regression coefficient is not significant at the 5% significance level (p-value > 0.05). Profit sharing financing, this independent variable has a regression coefficient of -6.133E-8 on the original scale and -0.557 on the standard scale. This shows that every 1 unit increase in this independent variable will cause a decrease of 0.557 units in the dependent variable, namely financial performance. In addition, the t test shows that the regression coefficient is significant at the 5% significance level (p-value <0.05). The conclusion from the results of this regression analysis is that buying and selling financing has no significant effect on financial performance, while profit sharing financing has a significant effect on financial performance.

$$Y = a + b1. x1 + b2. x2$$

$$= 323.439 + -8.215+ -6.133$$

Based on the results of the multiple linear regression above, it can be interpreted as follows:

1. A constant value of 323,439 which is a constant when the variable Y financial performance has not been influenced by other variables, namely buying and selling financing (X1) and profit sharing financing (X2). If the variable (X1) buying and selling financing and variable (X2) profit sharing financing does not exist, then the financial performance variable (Y) does not change.
2. The regression coefficient of the buying and selling financing variable (X1) is -8,215 indicating that for every 1% increase in the buying and selling financing level, the level of financial performance (ROA) will decrease by IDR 8,215.
3. The regression coefficient for profit sharing financing (X2) is -6,133 meaning that if the other independent variables are fixed and profit sharing financing (X2) has increased by 1%, the financial performance (ROA) has decreased by IDR 8,215.

Departing from the assumption in this study that the level of buying and selling financing and profit-sharing financing that is distributed will have a positive effect if the financing distribution is of good quality, meaning that the financing is carried out on target, where customers who need the financing can use the capital as well as possible and can return it according to their needs. specified agreement.

Table 6. The Results of the ANOVA

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21386.091	2	10693.045	4.227	.039 ^b
	Residual	32887.909	13	2529.839		
	Total	54274.000	15			

a. Dependent Variable: Financial performance (y)

b. Predictors: (Constant), Profit sharing financing (X2), Buying and selling financing (X1)

The table above shows the results of the ANOVA (Analysis of Variance) analysis for the multiple linear regression model. This analysis is used to evaluate the significance of the effect of the independent variables on the dependent variable, in this case financial performance. The table above shows that the overall regression model is significant (Sig = 0.039 < 0.05) and the variables of profit sharing financing and buying and selling financing have a significant effect on financial performance.

Table 7. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.628 ^a	.394	.301	50.29751

a. Predictors: (Constant), Profit sharing financing (X2), Buying and selling financing (X1)

From the table above it can be seen that the model has an R square of 0.394, which indicates that around 39.4% of the variation in the dependent variable can be explained by the independent variables in the model. The Adjusted R Square value of 0.301 indicates that after adjusting for the number of independent variables in the model, about 30.1% of the variation in the dependent variable can be explained by the model. In this model, buying and selling financing and profit sharing financing are used as predictors, with an R value of 0.628, indicating a positive relationship between the two predictors and the dependent variable. The forecast standard error of 50.29751 indicates how accurate the predictions produced by the model are.

CONCLUSIONS

Based on the discussion about the effect of buying and selling financing and profit sharing financing on financial performance at BPRS Bhakti Sumekar, the researchers can draw the following conclusions:

1. Based on the previous descriptions using the F test which produces a sig value of $0.039 < 0.05$ or sig greater than probability, and F count $4.227 > 3.74$, it can be concluded that buying and selling financing and profit sharing financing have an influence simultaneous (F test) on financial performance (ROA) at BPRS Bhakti Sumekar.
2. The coefficient of determination (Adjusted R Square) of 0.301 indicates that buying and selling financing and profit sharing financing have an effect of 30.1% on the financial performance of BPRS Bhakti Sumekar while the remaining 69.9% is another factor outside the title of this study.

SUGGESTION

Some general suggestions that can be given from the results of this study include:

1. BPRS Bhakti Sumekar needs to pay more attention to the management of buying and selling financing and profit sharing financing, because these two factors have an influence on financial performance.
2. Further analysis is needed to understand other factors that also contribute to the financial performance of BPRS Bhakti Sumekar, so that more targeted and effective improvement efforts can be made.
3. The research results can be used as input for regulators or policy makers in developing regulations or policies related to BPRS and financial performance.

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