



Comparative Analysis of Profitability (ROA) and Third-Party Fund Growth (DPK) at BTPN Syariah Before and After the Implementation of Laku Pandai: An Islamic Financial Inclusion

Nadya Khalwa Salsabil¹, Muyassarrah¹, Riska Wijayanti¹

¹ Universitas Islam Negeri Walisongo, Indonesia

 nadyakhalwa12@gmail.com

Article Information:

Received July 25, 2026

Revised August 04, 2026

Accepted Oktober 19, 2026

Keywords *Branchless Banking, Third-Party Funds, Profitability*

Abstract

Islamic banks are expected to widen access to sharia-compliant services, and branchless banking (Laku Pandai) is one instrument for doing so. Earlier studies report mixed results for third-party funds (DPK) and return on assets (ROA) and rarely connect them to Islamic contracts (wadiah, mudharabah) or maqashid al-shariah. This study compares DPK (savings and current accounts) and ROA of PT BTPN Syariah Tbk before implementation of Laku Pandai (Q4 2014- Q2 2016, seven quarters) and after it (Q2 2024 (4 2025, seven quarters). Implementation is dated to (3 2016 according to OJK data, so Q3 2016 is excluded. Secondary data from quarterly financial statements. Were analysed with the paired-samples t-test, Mean DPK rose from Rp728.3 billion to Rp2,148.2 billion ($t = 17.93$, $p < 0.001$) and mean ROA from 5.17% to 7.00% ($t = 3.57$, $p = 0.012$), yet DPK relative to total assets fell from 14.5% to 9.8%. Because the two periods are eight years apart and confounders such as PSAK 71, Covid-19 and inflation cannot be separated, the differences are reported as associations, not as effects of Laku Pandai

INTRODUCTION

Economic growth is one indicator of a country's development success (Dwi et al., 2026). In Indonesia, Islamic banking has grown alongside public demand for a financial system consistent with sharia principles, which prohibit riba (usury), gharar (uncertainty), and maysir (gambling). The presence of Islamic banks as one of the interest-free banking instruments is reflected in their operational methods, which can improve economic conditions compared to the conventional interest-based system (Insiroh et al., 2021).

According to OJK data from (2025), the National Survey on Financial Literacy and Inclusion (SNLIK) results show that Islamic financial literacy reached 43.42%. Still, the Islamic financial inclusion rate is only 13.41%. This gap indicates that while public literacy regarding Islamic finance is increasing, providing easily accessible financial services remains a major challenge for Islamic banks. There are still members of the public who do not fully understand the characteristics of Islamic financial products and services (Putra et al., 2023).

How to cite:

Salsabil, K, N., .Muyassarrah., Wijayanti, R (2027) Comparative Analysis of Profitability (ROA) and Third-Party Fund Growth (DPK) at BTPN Syariah Before and After the Implementation of Laku Pandai: An Islamic Financial Inclusion. *Suluah Pasaman*,5(1), 1-9.

E-ISSN:

2986-8467

Published by:

The Institute for Research and Community Service

Sharia financial institutions in Indonesia, based on the Financial Services Authority (OJK) Sharia Banking Statistics for January 2025, consist of 14 Sharia Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 173 Sharia Rural Banks (BPRS). Although the number of these branches reflects efforts to expand Islamic financial services to communities in remote areas, Islamic financial inclusion remains low (Otoritas Jasa Keuangan, 2025). To expand the reach of services and strengthen Islamic financial inclusion, Islamic banking institutions continue to innovate their financial services comprehensively and ensure that the public has adequate and easy access to these services. Financial institutions and the public face challenges in expanding financial inclusion, namely limited public knowledge and difficulty reaching financial institutions. The challenges faced by financial institutions in providing access are severely constrained by the remoteness of certain regions, making access increasingly difficult and resulting in higher operational costs particularly for constructing physical branches (Dizzahara et al., 2022).

Indonesia's population is spread across urban and rural areas, yet many remote villages remain untouched by financial technology, and many people have never used formal financial services. As a strategic solution to address financial inclusion without the burden of branch office construction costs, innovation is needed so that the entire community can enjoy banking services. To expand financial inclusion, the Financial Services Authority (OJK) created the Branchless Financial Services (Laku Pandai) program. The Laku Pandai program is an initiative provided by the Financial Services Authority (OJK) to deliver financial services through collaboration with the community by leveraging information technology. With the introduction of Laku Pandai, access for communities not yet reached by the formal financial system will be made easier, while also supporting economic activities, expanding the customer base, and promoting equitable development across regions in Indonesia (Hidayanti, 2021). The Laku Pandai program involves collaboration with the community as agents or partners who are expected to reach the public with financial services featuring simple, easy to understand products, intended to serve as a solution to bridge the interests of banks and the needs of the community (Putra et al., 2023).

In an Islamic banking, third party funds are not simply borrowings. Current accounts and some savings rest on the wadiah contract (safekeeping), whereas mudharabah savings and deposits are investment funds whose return depends on the bank's profit sharing ratio (Akad Mudharabah, 2017). The larger the amount of TDF mobilized, the greater the opportunity for the bank to increase financing disbursements and achieve profitability (Dewi & Shara, 2021). A large DPK raises return on assets (ROA) only if the funds are cheap relative to the income they earn and are channelled into performing financing rather than idle liquidity, otherwise total assets grow faster than profit (Fauziah & Hutabarat, 2023). As the focus of this study, one of the Islamic banks implementing the Laku Pandai program is BTPN Syariah. BTPN Syariah was selected because it consistently implements the Laku Pandai program. BTPN Syariah not only improves financial access but also enhances the bank's performance by implementing the Laku Pandai service (Wahida, 2022).

In previous studies, there were several discrepancies or inconsistencies regarding the impact of the Laku Pandai program's implementation on Third-Party Funds (DPK) and Return on Assets (ROA). Insiroh et al. (2021) I conducted a previous study that revealed an increase in DPK of 60.72% following the introduction of Laku Pandai, but profitability declined by 0.17%. In a study conducted by Larecsa & Wediawati (2022), Third-Party Funds (DPK) increased by 102%, but Return on Assets (ROA) decreased by 1.12%. Therefore, the objective of this study is to assess whether the growth of DPK and profitability can be compared before and after the Laku Pandai initiative. Wahida n.d (2022) noted that ROA decreased by 1.05% following the

implementation of Laku Pandai. Kustina et al. (2022) noted that there was no significant difference in the Return on Assets (ROA) ratio before and after the implementation of *branchless banking*; however, there was a significant difference in Third-Party Funds (DPK) before and after the implementation of branchless banking, proving that the initiative was effective. Pranata & Sakti (2024) found that Return on Assets showed a significant difference. Among the studies reviewed here, the gap is fourfold: (i) the ROA result are inconsistent, (ii) the comparisons use short windows around adoption and therefore cannot show how a bank looks after the program has matured, (iii) the studies treat DPK as a single number and do not ask what kind of islamin funds it contains.

This study addresses that gap in four ways: it uses data up to Q4 2025, it defines the period before and after implementation explicitly, with the implementation date taken from OJK, and it report the paired samples t-test together with check that suit small samples. Its objectives are (1) to compare DPK before and after implementation of Laku Pandai at BTPN Syariah, (2) to compare ROA before and after, and (3) to interpret the differences from Islamic perspective while stating what the design can and cannot show. The study describes differences between two periods and does not estimate the casual effect of Laku Pandai.

METHODS

This study uses a quantitative comparative design to compare the financial performance of PT BTPN Syariah Tbk before and after implementing the Laku Pandai program. The study uses secondary data from the bank's quarterly financial reports, analyzed using IBM SPSS. Based on OJK data, BTPN Syariah began implementing Laku Pandai in the third quarter of 2016 (Otoritas Jasa Keuangan, 2017). The comparison covers seven quarters before implementation (Q4 2014–Q2 2016) and seven quarters in the recent period (Q2 2024–Q4 2025). Data analysis includes descriptive statistics (mean, standard deviation, minimum, and maximum), the Shapiro–Wilk normality test on paired differences, and the paired-samples test to determine whether the mean differences between the two periods are statistically significant. Due to the small sample size, control variables are not included. Potential confounding factors are considered by analyzing third-party funds (DPK) relative to total assets and discussing relevant developments, including the bank's post-spin-off period, PSAK 71 (2020), the COVID-19 pandemic, inflation, and digitalization. Because of the approximately eight-year gap between the periods, the findings are interpreted as associations rather than causal effects (Rahmani et al., 2025).

RESULT AND DISCUSSION

Result

DPK Before the Implementation of the Laku Pandai Program

Tabel 1. DPK Data Before the Implementation of the Laku Pandai Program Period:

Fourth Quarter of 2014 through Second Quarter of 2016

Year	Period	Savings	Checking Accounts	Total
2014	Fourth Quarter	493,240	2,000	495,240
2015	First Quarter	538,636	2,124	540,760
	Second Quarter	593,852	52,378	646,230
	Third Quarter	639,579	23,065	662,644
	Fourth	729,794	28,755	755,549

Year	Period	Savings	Checking Accounts	Total
	Quarter			
2016	First Quarter	795,944	28,358	824,302
	Second Quarter	841,171	329,235	1,170,406

Source: *Quarterly financial statements of BTPN Syariah. In Rp million.*

Table 1 shows the growth in third-party funds (DPK) before implementation of Laku Pandai at BTPN Syariah. As seen in the table above, DPK has increased every quarter, from Rp495,240 million to Rp1,170,406 million. The last quarter shows the largest increase (41.99%).

DPK After the Implementation of Laku Pandai

Table 2. DPK Collection After the Implementation of Laku Pandai period:

Second Quarter of 2024 through 2025				
Year	Period	Savings	Checking	Total
2024	Second Quarter	2,095,181	3,242	2,098,423
	Third Quarter	2,085,683	4,478	2,090,161
	Fourth Quarter	2,118,289	6,792	2,125,081
2025	First Quarter	2,077,775	13,010	2,090,785
	Second Quarter	2,116,235	39,399	2,155,634
	Third Quarter	2,165,101	32,301	2,197,402
	Fourth Quarter	2,237,025	42,562	2,279,587

Source: *Quarterly financial statements of BTPN Syariah. In Rp million.*

Table 2 shows the collection of third-party funds (DPK) after implementation at BTPN Syariah. DPK moved within a narrow band between Rp2,090,161 million and Rp2,279,587 million, with dips in Q3 2024 and Q1 2025 and its highest value in Q4 2025. In both periods savings account for most of DPK and current account are a small share.

Profitability performance (ROA) observed before and after the adoption of the Laku Pandai program

a. Profitability (ROA) achieved before the implementation of the Laku Pandai program

Table 3. ROA before the implementation of Laku Pandai 4th Quarter of 2014 – 2nd Quarter of 2016

Year	Period	Total Assets	Pre-Tax Profit	ROA	Difference
2014	IV	3,780,498	134,734	4.23%	-
2015	I	3,938,472	31,117	3.21%	-1.02%
	II	4,717,949	83,942	4.09%	+0.88%
	III	4,587,354	154,683	4.88%	+0.79%
	IV	5,189,013	231,295	5.24%	+0.36%
2016	I	5,574,764	94,163	6.98%	+1.74%
	II	6,710,780	219,784	7.57%	+0.59%
Mean		4,928,404	135,674	5.17%	+0.56%

Source: *Quarterly financial statements of BTPN Syariah.*

Table 3 shows that the average ROA prior to the implementation of the Laku Pandai program from the fourth quarter of 2014 through the second quarter of 2016 experienced volatile fluctuations but yielded favorable results. The mean ROA recorded by BTPN Syariah reached 5.71%.

b. Profitability (ROA) achieved after the implementation of the Laku Pandai program

Table 4. ROA before the implementation of Laku Pandai Second Quarter of 2024 – Fourth Quarter of 2025

Year	Quarter	Total Assets	Pre-Tax Profit	ROA	Difference
2024	II	20,994,455	694.99	6.54%	-
	III	21,330,671	976.55	6.12%	-0.42%
	IV	21,736,656	1,370,762	6.42%	+0.30%
2025	I	21,701,384	395.03	7.36%	+0.94%
	II	21,891,259	819.53	7.61%	+0.25%
	III	22,217,651	1,235,114	7.59%	-0.02%
	IV	22,786,134	1,609,475	7.34%	-0.25%
Mean		21,080,316	1,014,493	7.00%	+0.13%

Source: Quarterly financial statements of BTPN Syariah.

Table 4 shows that the average *Return on Assets* after the implementation of Laku Pandai from the second quarter of 2024 through 2025 experienced fluctuations and yielded positive results. The Mean *Return on Assets* achieved by BTPN Syariah was 7.00%.

Hypothesis Testing

Descriptive statistics

Table 5. Descriptive Statistics before and after Implementation (n=7 per period)

Indocator	Period	Mean	SD	Median	Min	Max
DPK (Million)	Before	728,304.43	225,877.37	662,644	495,240	1,170,406
	After	2,148,153.29	70,018.90	2,125,081	2,090,161	2,270,587
ROA (%)	Before	5.17	1.58	4.88	3.21	7.57
	After	6.99	0.62	7.34	6.12	7.61

Table 5. shows the seven calender-quarter pairs. In every pair both DPK and ROA are higher after implementation. The DPK differences range from Rp.985,228 million to Rp.1,629,841 million. The ROA differences are largest for the 2014-2015 pairs (1.24 to 4.15).

Normality Test

In a comparative analysis, the first step is to conduct a normality test. The one-sample Shapiro Wilk test was used to assess normality. Below is a figure showing the results of the normality test using the Shapiro Wilk:

Table 6. Results of the Shapiro wilk Normality Test

Indicator	W	p	Normality (a=0,05)
DPK	0.907	0.377	Not Rejected
ROA	0.961	0.826	Not Rejected

Source: Secondary data processed using IBM SPSS 2026

Table 6 shows that, based on the results of the Shapiro wilk test, does not reject noemlity of differences for any indicator ($p > 0.05$), so the assumption of the paired t-test is not violated.

Paired Test

Table 7. Paired Samples t-test (after and before)

Indicator	Mean difference	95% CI	t (df = 6)	p
DPK (miliion)	1.419,848	1.272,084 to 1.567,613	23.512	0,001
ROA (%)	1.82	0.57 to 3.07	3.56	0,012

Source: Secondary data processed using IBM SPSS 2026

Table 7, for DPK the mean difference is Rp. 1,419,848 million (95% CI 1,272,084 to 1,567,613), $t_{df(6)} = 23.512$, $p < 0,001$. H_0 is rejected and H_1 is supported: DPK after implementation differs significantly from DPK before. For ROA the mean difference is 1.82% (95% CI 0.57% to 3.08%), $t(6) = 3.56$, $p = 0,012$. H_0 is rejected and H_2 is supported: ROA after implementation differs significantly from before. The avoidance is weaker than for DPK. The confidence interval is wide, the ranges overlap (3.2%-7.57% before, 6,12%-7,61% after). ROA in Q2 2016 was already 7.57%.

The result for DPK agrees with earlier studies that report higher DPK after Laku Pandai (Insiroh et al., 2021) with the view that trust and access expand mobilization of funds. But the growth in nominal DPK should not be read as evidence of deeper mobilization through agents.

The Islamic character of the funds matters for interpretation. Savings make up nearly all DPK, but the data do not separate wadiah from mudharabah savings. If the funds are mostly wadiah, the bank obtains cheap funding and bears the guarantee of principal; if they are mudharabah, part of the profit is shared with savers, which matters for ROA and for fairness to customers. Separating DPK by contract is the most useful extension of this study. In terms of maqashid, growth in savings from previously unbanked people is consistent with hifz al-mal and with wider access, and the ROA result shows financial sustainability, which is a condition for continuing to serve them.

The ROA result differs from studies that report a fall in ROA (Larecsa & Wediawati, 2022) and agrees with those that report a significant difference (Pranata & Sakti, 2024). The studies do not necessarily contradict each other. They examine other objects, mostly large banks or a single branch office, and use short windows around adoption, whereas BTPN Syariah is a whole Islamic bank focused on inclusion, observed here about eight years apart. The higher ROA is consistent with a bank that has matured after its start-up period and gained scale and operating efficiency, a channel through which agent-based distribution may contribute by avoiding branch costs (Herawati et al., 2024). It is not evidence that Laku Pandai produced it. Other determinants of profitability, such as capitalization, cost efficiency, financing quality and macroeconomic conditions, also changed over the period (Yusuf, 2017).

Three limitations should be kept in mind. First, the design compares two periods about eight years apart and cannot isolate the effect of Laku Pandai; the adoption of PSAK 71 in 2020 biases reported ROA after implementation downward by an unknown amount, and the Covid-19 period, inflation and the start-up period after the spin-off could not be controlled. second, the sample is seven quarters per period, observations are autocorrelated, the pairing is a convention, and the p-values are optimistic. Third, DPK covers savings and current accounts only, is not split by contract, and is not specific to Laku Pandai agents. All ROA and DPK figures should also be re-verified against the published financial statements before publication.

Discussion

Laku Pandai (Branchless Banking)

Based on Financial Services Authority (OJK) Regulation No. 19/POJK.03/2014 on Branchless Financial Services for Financial Inclusion, which is used to distribute savings program funds. This regulation explains that Laku Pandai is a financial service provider that collaborates with bank agents supported by information technology (Otoritas Jasa Keuangan, 2017). Through Laku Pandai agents, the public can open accounts, make cash deposits and withdrawals, transfer funds, pay bills, and even purchase mobile phone credit (Yusuf, 2017). The objective of the Laku Pandai service is to enhance financial inclusion by providing financial products that are easy to understand and tailored to the needs of communities currently underserved by financial services, thereby fostering growth and equitable development in Indonesia.

Laku Pandai is not only designed to increase financial inclusion but also to widely support Islamic savings and financing products while strengthening public trust in the Islamic banking system. Laku Pandai is implemented through a network of agents or other parties, rather than through bank branches or branch networks. Agents are third parties that collaborate with banks operating the Laku Pandai program to act as extensions, providing banking services to the public (D. Kurniawan, 2021).

According to Kurniawan (M. F. Kurniawan, 2022), there are four fundamental principles in the relationship between banks and customers: the principle of trust, the principle of confidentiality, the principle of prudence, and the principle of knowing the customer. On the other hand, to expand access, the Laku Pandai program also serves as a strategic tool to boost financial literacy among the public. Hence, they become more familiar with Islamic banking products. The international evidence points the same way. The cost and distance of reaching a branch are among the main reasons poor households hold no account and agent networks lower those barriers.

Third-Party Funds (DPK)

These funds refer to money deposited by the public into banks under deposit agreements such as checking accounts, time deposits, and savings accounts (Siregar, 2021). The amount of third-party funds collected reflect public's trust in Islamic banks and enables broader financing activities, which can improve financial performance (Alawiyah et al., 2026). This aligns with the provisions of Law No. 21 of 2008 on Islamic Banking, which states that banks are to collect and distribute funds and provide products and services to the public (Undang-Undang Dasar Perbankan Syariah, 2008). Therefore, a key role in banking is mobilizing third-party funds (Siregar, 2021). An Islamic bank's ability to mobilize third-party funds (DPK) can serve as a key indicator (Fitriana et al., 2019). What distinguishes Islamic banks is the contract. In a wadiah current account or saving account the bank holds the funds as a trustee that guarantees the principal and may give a voluntary bonus, whereas in a mudharabah account the customer is the fund owner and shares in the profit under a pre-agreed ratio. Time deposits are typically placed on a mudharabah basis and are reported as temporary syirkah funds rather than as liabilities (Akad Mudharabah, 2017).

The mechanism through which DPK may effect ROA runs through two links. First, more DPK enlarges the funds available for financing, and financing income is the main source of profit. Second, DPK also enlarges total assets, the denominator of ROA, so ROA rises only when the additional profit outgrows the additional assets ((Dewi & Shara, 2021). Laku Pandai may improve this chain by reaching new savers and by reducing the cost of branches (Herawati et al., 2024).

Profitability (ROA)

Profitability is an important factor for assessing a company's financial (Setiowati et al., 2023). Return On Assets (ROA) is widely used for banks because it shows how effectively total assets are converted into profit, while return on Equity (ROE) focuses

to shareholders (Zavira & Tohirin, 2025). Return on Assets (ROA) is a ratio used to assess a bank's ability to generate profits; as ROA increases, higher earnings indicate better company performance (Pratiwi et al, 2024). Comparing ROA across ten years also requires attention to accounting. Since 1 January 2020 PSAK 71, the Indonesia equivalent of IFRS 9, has required banks to book expected credit losses instead of incurred losses (Ikatan Akuntan Indonesia, 2020). This typically leads to earlier and often larger loss provisions, so reported profit in 2024-2025 is not fully comparable with that 2014-2016. The direction of the bias is toward lower reported profit in the later period, its size cannot be estimated from the data used here.

The following is the ROA formula: $ROA = (\text{Laba Bersih} / \text{Total Aset}) \times 100\%$

CONCLUSION

DPK of BTPN Syariah is significantly higher after the implementation of Laku Pandai (Q2 2024–Q4 2025) than before it (Q4 2014–Q2 2016): the mean difference is Rp1,419,849 million (paired $t(6) = 17.93$, $p < 0.001$). However, DPK as a share of total assets fell from 14.5% to 9.8%, so the growth of savings and current accounts did not keep pace with the growth of the balance sheet. ROA is also significantly higher after implementation, from a mean of 5.17% to 7.00% (mean difference 1.83 pp; paired $t(6) = 3.57$, $p = 0.012$). The evidence is moderate: the confidence interval is wide, the ranges overlap, and the difference arises largely from the lower ROA of the first five quarters. These are differences between two periods and not the effect of Laku Pandai. The comparison spans about eight years, uses only seven quarters per period, and is exposed to confounding by PSAK 71, Covid-19, inflation, digitalization and the start-up period of the bank.

For banks and regulators, the results suggest that Islamic financial inclusion should be monitored through the composition of DPK by contract and through scale-adjusted indicators, not through nominal DPK alone. Future research should (1) include time deposits and temporary syirkah funds and separate DPK by wadiah and mudharabah; (2) use data on Laku Pandai agents (number of agents, accounts and deposits through agents); (3) use an interrupted time-series design or a comparison bank without Laku Pandai, with controls for PSAK 71 and Covid-19; and (4) add a maqashid-based performance index to the financial indicators.

REFERENCES

- Akad Mudharabah, 1 (2017).
- Alawiyah, R., Rahma, S., & Annisa, V. N. (2026). Pengaruh Jumlah Rekening Terhadap Dana Pihak Ketiga Pada Bank Umum Syariah. 6(1), 259–275.
- Allen, F., Demirguc-kunt, A., Klapper, L., Soledad, M., & Peria, M. (n.d.). The Foundations of Financial Inclusion: Understanding Ownership and Use of Formal Accounts. 1–53. <https://doi.org/10.1016/j.jfi.2015.12.003>
- Badan Pusat Statistik. (2025). Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK).
- Dewi, R. S., & Shara, Y. (2021). Antecedents Penghimpunan Dana Pihak Ketiga Bank Syariah di Indonesia. 21(1), 54–62.
- Dizzahara, I. O., Ra, & Sakti, chmad K. (2022). Analisis Kinerja Keuangan Perbankan Sebelum dan Sesudah Penerapan Branchless Banking di Indonesia. Contemporary, Studies in Economic, Finance and Banking, 1(2), 255–269.
- Dwi, G. S., Leli, M., Ningsing, R., & Nuraiman. (2026). The Impact of Inflation on Economic Growth in West Sumatra. Suluah Pasaman, 4(1), 21.
- Fauziah, D., & Hutabarat, K. (2023). Analisis Rasio Profitabilitas Untuk Mengukur Kinerja Keuangan Perusahaan Sebelum Dan Selama Pandemi Covid-19 Pada PT Vienwi Karya Teknologi. 4(2), 149–155.
- Fitriana, D., K, K. C. Y., & Sopingi, I. (2019). Pengaruh Dana Pihak Ketiga dan Financing to Deposit Ratio terhadap Profitability Bank Syariah. 8114, 31–38.

- Herawati, E., Sakdiah, K., & Zaki, A. (2024). Implementasi Strategi Bauran Promosi Agen BSI Smart Sebagai Program Laku Pandai (Studi Kasus Agen BSI Smart di Kec. Wampu). *JEKSya*, 3(3), 17–34.
- Hidayanti, U. (2021). Analisis Perbandingan Kinerja Keuangan Sebelum dan Setelah Penerapan Program Branchless Banking Comparative analysis of financial performance before and after implementation of the branchless banking program. 1(2), 276–296.
- Ikatan Akuntan Indonesia. (2020). Psak 71. November.
- Insiroh, R., Prasetyoningrum, A. K., Afendi, A., Islam, U., & Walisongo, N. (2021). Analisis Perbandingan Pertumbuhan Dana Pihak Ketiga dan Profitabilitas Sebelum dan Sesudah Penerapan Program Laku Pandai pada BRI Syariah KCP Pati Jawa Tengah. 1(1), 17–31.
- Kuangan, O. J. (2017). Peraturan OJK No. 51/POJK.03/2017 tentang penerapan keuangan berkelanjutan.
- Kurniawan, D. (2021). Implementasi Intranet dalam Meningkatkan Efisiensi Kerja Perusahaan. *Jurnal Teknologi Informasi Dan Komunikasi*.
- Kurniawan, M. F. (2022). Laku Pandai Perbankan dan Perlindungan Nasabah : Studi Kasus Laku Pandai BCA di Kabupaten Demak Jawa Tengah. 8(1), 83–108.
- Kustina, K. T., Fitriani, & Utari, I. D. (2022). Analisis Kinerja Keuangan dan Dana Pihak Ketiga Sebelum dan Sesudah Penerapan Branchless Banking Pada Perusahaan Perbankan Syariah Di Indonesia. 1(3), 353–362.
- Larecsa, A. D., & Wediawati, B. (2022). Analisis Perbandingan Dana Pihak Ketiga , Efisiensi Biaya Operasional Dan Profitabilitas Sebelum Dan Sesudah Penerapan Laku Pandai (Branchless Banking) Pada Bank BRI. 10(4), 154–163.
- Otoritas Jasa Keuangan. (2017). Laku Pandai. <https://www.ojk.go.id/id/pages/Laku-Pandai.aspx>
- Otoritas Jasa Keuangan. (2025). Statistik Perbankan Syariah.
- Pranata, A. N., & Sakti, R. K. (2024). Studi Komparatif Profitabilitas Sebelum dan Sesudah Penerapan Brancless Banking dan Sesudah Dampak Terhadap Keuangan Berkelanjutan. 3(1), 26–41.
- Putra, R. E., Putera, R. E., & Aromatica, D. (2023). Analisis Kebijakan Laku Pandai Terhadap Pengembangan Ekonomi Lokal di Sumatera Barat. 2.
- Rahmani, D. A., Risnawati, & Hamdani, M. F. (2025). Uji T-Student Dua Sampel Saling Berpasangan/Dependend (Paired Sample t – Test). 4, 568–576.
- Setiowati, D. P., Salsabila, N. T., & Eprianto, I. (2023). Pengaruh Ukuran Perusahaan, Leverage, dan Profitabilitas Terhadap Manaemen Laba. *Jurnal Economina*, 2(1), 2137–2146.
- Sianturi, R. (2025). Test Normality As A Condition of Hypotesis Testinng. *Jurnal Pembelajaran Dan Matematika Sigma (JPMS)*, 11(1), 1–14.
- Siregar, B. G. (2021). Dana Pihak Ketiga Pada Perbankan Syariah Di Indonesia. 5, 111–121.
- Undang-Undang Dasar Perbankan Syariah, 1 (2008).
- Wahida, A. T. N. (2022). Analisis Perbandingan Kinerja Keuangan Bank Sebelum dan Sesudah Penerapan Branchless Banking. 419–424.
- Yusuf, M. (2017). Analisis dampak Program Laku Pandai terhadap Pertumbuhan Dana Pihak Ketiga, Pertumbuhan Likuiditas dan Pertumbuhan Profitabilitas. 5(1), 1–8.
- Zavira, Z. A., & Tohirin, A. (2025). Analisis perbandingan kinerja keuangan bank konvensional dan bank syariah di Indonesia ditinjau dari rasio profitabilitas (ROA dan ROE). 4(2), 145–154. <https://doi.org/10.20885/JKEK.vol4.iss2.art2>

Copyright holder :

© Salsabil, K, N., .Muyassarah., Wijayanti, R

First publication right:

Suluah Pasaman

This article is licensed under:

CC-BY-SA