

The Effect of TPF, NPF and Fee Based Income on the Profitability of Islamic Banks with Financing as an Intervening Variable

Ridwan¹, Sugianto², Eka Setyawati³

^{1,2,3} Universitas Islam Negeri Sumatera Utara, Indonesia

mridwanku@gmail.com, Sugianto@uinsu.ac.id, ukhtiekasetya@gmail.com

Abstract

The purpose of this study was to examine the effect of DPK, NPF, and Fee Based Income on the Profitability of Syari'ah Banks with financing as an intervening variable. This study uses secondary data from the 2010-2019 period in Islamic banks. The sampling technique used purposive sampling. Tools for processing data using SPSS 20.0. The results showed that DPK had a direct insignificant effect on the profitability variable, while DPK had a significant direct effect on the financing variable. Furthermore, DPK indirectly does not have a significant effect on profitability through financing. And the financing variable cannot mediate the effect of the DPK variable on profitability. NPF directly has a negative and significant effect on NPF Profitability, directly there is an insignificant effect on the financing variable. NPF indirectly has a significant effect on profitability through financing. And the financing variable can mediate the effect of the NPF variable on profitability. Fee Based Income has a negative and significant effect directly on profitability. The direct financing variable does not have a significant effect on profitability.

Keywords

DPK, NPF, fee based income, financing, profitability



I. Introduction

The role of banking in advancing the economy of a country is very large. Almost all sectors that are associated with various financial activities always require bank services. Therefore, at present and in the future, we cannot be separated from the banking world if we want to carry out financial activities, both individuals and institutions, whether social or corporate.

Sharia banking is one of the financial institutions that has the function of balancing, coordinating and coordinating various sectors of the economy. The strategic role in the development is to improve the quality of livelihoods of citizens as a whole through national stability and economic growth. Meanwhile, the bank is "Department of store, which is a body or organization that provides services / services for various financial services where the vital activities are receiving payments, savings, current deposits and deposits, which is used to be able to make credit / money loans aimed at every community needs, and banks are places used in exchanging money. (Ichsan et al, 2021)

The development of Islamic banking in Indonesia has increased quite rapidly from year to year. Islamic banking business activities are carried out in accordance with Islamic teachings, in contrast to conventional banks which impose a usury system. Meanwhile, the challenges of Islamic banking in the economy in Indonesia are still quite large. For this reason, in achieving high competitiveness, Islamic banking needs to pay attention to

increasing the ability of these banks to become healthy banks, among others by maintaining the level of profitability, namely the level of profit generated by the bank.

Behind the rapid development of Islamic banks there is a phenomenon of neglecting its operational principles, namely profit sharing. This is indicated by the lack of results-based product implementation, namely mudharabah. It is precisely murabahah products that dominate the operations of Islamic banks. (Rahmati, et al 2018). According to Cashmere the profitability ratio is ratio to assess the company's ability to seek profit. ROA (Return On Assets) is a financial ratio that is used to measure the ability of bank management to earn Islamic bank profits. So that in this study, ROA is used as a measure of banking performance.

In carrying out its business activities, Islamic banks have several main functions including channeling funds (financing). The distribution of Islamic bank funds is hereinafter referred to as financing. Financing is a major factor that can affect the level of bank profitability. The activities of Islamic banks in channeling funds to them cannot be separated from the problems. Therefore, Islamic bank financing practices need to be properly managed and supervised.

Non Performing Financing (NPF) is the ratio between financing problems with total financing disbursed by Islamic banks. As research conducted by Dewa Agung Nanditya Putra, where the NPF ratio is the most important to determine the survival of a bank. NPF reflects the risk of financing, the smaller the NPF, the smaller the risk of financing borne by the bank. The source of funds is the most important thing for banks in increasing the amount of financing provided to the public. The more funds the bank has, the greater the chance for the bank to make a profit. According to Kasmir, sources of bank funds include funds originating from the bank itself, the public and from other institutions.

Another function of a bank is to provide services to parties who need it, customers or non-customers. In services, Islamic banks receive income in the form of fee-based income. According to Graddy and Spencer, the higher the fee based income, the higher the ROA. As stated by Moslem in his research, fee based income has a strong and unidirectional relationship with ROA (Return On Assets). Profitability is a measure of the ability of a business entity to generate profits. In addition, profitability can also be used to determine whether the performance of a business entity is good or bad in running its business. Therefore, this needs to be considered because in order to maintain business continuity and public trust, of course, banks need to maintain stable profitability. Public trust is very important and is the main key for the survival of a bank, because the public's assessment of a bank depends on the bank's financial performance. This study aims to provide empirical evidence regarding the effect of TPF, NPF and Fee Based Income on profitability with financing being an intervening variable in Islamic Banks in Indonesia.

II. Review of Literature

2.1 Profitability

Profitability is the ability of a company to produce profit during a certain period at the level of sales, assets and capital stock certain. The profitability of a company can be assessed in various ways depending on the profit and assets or capital which will be compared with one another. According to Sutrisno, profitability is the company's ability to generate profits with all the working capital in it. Meanwhile, according to Brigham and Houston "Profitability is the final result of a number of policies and decisions made by the company".

To measure the level of profit of a company, the profitability ratio is used. According to Kasmir, the profitability ratio is a ratio to assess the company's ability to seek profit. The profitability ratio has benefits not only for the management or business owners but also for those outside the company, especially those who are related to the company. ROA (Return On Assets) is a financial ratio that is used to measure the ability of bank management to earn Islamic bank profits. So that in this study, ROA is used as a measure of banking performance.

2.2 Financing

In a narrow sense, financing is used to define funding made by financing institutions, such as Islamic banks, to customers. Financing or financing is funding provided by one party to another party to support planned investments, either alone or by an institution. According to Law No. 21 of 2008 article 1 on financing. Financing is a provider of funds or an equivalent claim in the form of; Profit sharing transactions in the form of *muḍarabah* and *musyarakah*, leasing transactions in the form of *ijarah* or leasing transactions in the form of *ijarah vomit bittamlik*, buying and selling transactions in the form of *murabahah*, *salam* and *istiṣna* receivables, lending and borrowing transactions in the form of *qarḍ*, leasing transactions in the form of *ijarah* for multi-service transactions.

2.3 Third Party Fund (DPK)

According to the 2013 PAPSI, Third Party Funds are customer deposits in the form of savings, current accounts and time deposits collected by *syari'ah* banks at certain times. DPK is an indicator in Islamic banking to see the ability of a bank to collect funds from the public. Public funds stored in banks are the largest source of funds that banks rely on, consisting of 3 types, namely: in the form of demand deposits, time deposits, and savings accounts.

a. Non Performing Financing (NPF)

NPF or non-performing financing is financing channeled by banks but customers cannot make payments or make installments that are not in accordance with the agreement agreed by the bank and the customer. In order to avoid NPF, a bank needs to carefully consider a potential customer in analyzing or assessing a financing request submitted by a prospective customer so that the bank has confidence that the business financed by bank financing is feasible to run. To determine whether or not the financing provided to customers is feasible, a bank needs to carry out an analysis of the 5C (character, capital, capacity, collateral and condition of economy) and 7P (personality, party, payment, prospect, purpose, profitability and protection).

b. Fee Based Income

According to Kasmir, fee-based income is the profit obtained from transactions provided in other bank services. Meanwhile, the term fee based income according to Islamic banking includes *ujrah* (wages). *Ujrah* is related to the benefits of banking services that can be used by the public (customers) to facilitate and streamline the economic activities of the service community such as transfers, collections, clearing, bank guarantees, letters of credit, salary payments, telephone payments and other services. Services provided by Islamic banks in accordance with the type of contract include the *wakalah*, *kafalah*, *hawalah*, *rahn*, *qarḍ*, and *sharf* contracts.

c. TPF on Profitability

Research conducted by Evi Maulida Yanti and Dila Angraini show that TPF has a positive effect on profitability. The increase in credit capacity causes the interest income to increase so that the profit earned by the bank also increases. Based on the theoretical study and the results of previous research, the following hypothesis is formulated:

Ho: TPF has a positive effect on profitability in Islamic banks.

d. NPF on Profitability

According to Evi Maulida Yanti NPF affects profitability. Therefore, if the portion of problem financing is enlarged, it can affect the possibility of a decrease in the income obtained by the bank, then this will be able to affect the amount of profit obtained by Islamic banks. And in the end, it will affect the amount of profitability that is reflected in the Return On Assets (ROA) obtained by Islamic banks. Empirical evidence of Satriyo Wibowo and Muhammad Syaichu shows that the higher the NPF ratio, the lower the profitability of Islamic banks. Based on the theory and results of previous research, the following hypothesis is formulated:

Ho: NPF has a negative effect on the profitability of Islamic banks.

e. Fee Based Income against Profitability

As Yuniarti Anissya in her research stated that fee-based income has an effect on profitability (ROA) in banking companies listed on the Indonesia Stock Exchange for the period 2010-2014. The greater the fee based income, the higher the financial performance of the banking company. This provides evidence that companies that have high debt will tend to choose accounting methods that increase company profits. Based on the theoretical study and the results of previous research, the following hypothesis is formulated:

Ho: Fee Based Income has a positive effect on profitability in Islamic banks.

2.4 DPK against Financing

According to the theory expressed by Sinungan, the more TPF market share is, the more loans are granted. The increase in credit capacity causes the interest income to increase so that the profit earned by the bank also increases. Evi Maulida's Research, Faudziah Adzimatur, and Widya Karunia Adzka show that TPF has a positive effect on financing. Likewise in research and Nurimansyah Setivia Bakti, TPF coefficient value is positive. Syukriah Research also stated that TPF has a positive and significant effect on the distribution of financing to BPRS in Indonesia. Based on the theoretical study and the results of previous research, the following hypothesis is formulated:

Ho: TPF has a positive effect on financing in Islamic banks.

2.5. NPF on Financing

Jiri Podpiera and Laurent concluded that the emergence of problematic financing or NPF is influenced by the ability and attitude of internal management in making financing decisions and monitoring activities as well as maintaining the quality of the financing that has been given until it is paid off or completed. Research conducted by Faudziah Adzimati, Widya Karunia Adzka and Queen Vien Sylvia Aziza states that there is no influence between NPF on financing. However, in Nurimansyah Setivia's research shows that the more the NPF increases, the lower the financing. Meanwhile, Dewa Agung Nanditya Putra stated that the larger the loan provided by the bank, the greater the risk of financing that the bank will face. Based on the theoretical study and the results of previous research, the following hypothesis is formulated:

Ho: NPF has a negative effect on financing in Islamic banks.

2.6 Profitability Financing

Research by Friska Larrasati Putri shows that mudarabah financing has no effect on the profitability of Islamic banks. However, this is different from the research conducted by Ulin Nuha and Hanania which states that financing has a significant and positive effect on the level of profitability of Islamic banking in Indonesia both in the short and long term. Meanwhile, Dila Anggraini states that there is a negative influence between financing on profitability. Based on the theoretical study and the results of previous research, the following hypothesis is formulated:

Ho: Financing has a positive effect on profitability in Islamic banks.

2.7 TPF on Profitability with Financing Interventions

Nuha's Ulin Research and Dila Anggraini stated that indirectly TPF through financing had an insignificant effect on profitability. This shows that financing cannot mediate the effect of the TPF variable on profitability. Based on the theoretical study and the results of previous research, the following hypothesis is formulated:

Ho: TPF has a positive effect on the profitability of Islamic banks with financing as an intervening variable.

2.8 NPF on Profitability with Financing Interventions

The provision of credit / financing carried out by banks can create risks, namely in the form of non-smooth credit payments or in other words called credit risk. The measuring instrument used to measure credit risk in this study is Non-Performing Financing (NPF). If a bank has a high NPF, it will increase costs, both the cost of reserves for productive assets and other costs, in other words, the higher the NPF of a bank, then it will interfere with the bank's performance. Dendawijaya said the impact of the existence of an unfair NPF, one of which is the loss of the opportunity to get income from loans, thus reducing profitability and adversely affecting bank profitability. Based on the above research results, the following hypothesis is formulated:

Ho: NPF has a negative effect on the profitability of Islamic banks with financing as an intervening variable.

III. Research Methods

The research approach used in this research is a quantitative approach. While the type of research used is associative research, namely research that aims to determine a relationship between two or more variables. The data source used in this study is secondary data obtained from the quarterly financial reports of Islamic Banks from 2010 to October 2019 published by the Financial Services Authority. Meanwhile, according to the time of collection, the data from this study included time series data, namely data on Islamic Bank financial reports published quarterly.

The data collection techniques in this study used document studies, namely by searching and collecting data about things or variables in the form of notes, transcripts, books, journals, etc. The data obtained in this study include data on the variables studied, namely the independent variable DPK (X1), NPF (X2), and Fee Based Income (X3) and the dependent variable is Profitability (Z) and the intervening variable is Financing (Y). in Sharia Banks in 2010-October 2019.

III. Results and Discussion

4.1 Variable Description

a. Profitability (ROA)

The following is the ROA data for Islamic Banks published in Islamic banking statistics for the year 2010-2019.

Table 1. Profitability (ROA) of Islamic Banks in Indonesia 2010-2019 period (in Percent (%))

Year	Profitability (ROA)
2010	1.67
2011	1.79
2012	2.14
2013	2.00
2014	0.80
2015	1.15
2016	1.20
2017	1.56
2018	1.76
2019	1.77

From table 1, it can be seen that the data on the development of profitability as measured by ROA in Islamic banks in Indonesia from 2010 to 2019. From this data, it can be seen that the profitability (ROA) of Islamic banks continues to increase from year to year. However, it experienced a decline in 2013, from 2.14% to 2.00%. In fact, a very significant decrease occurred in 2014 from 2.00% to 0.80%.

b. Financing

The following is a table containing data from the research variables, namely the financing variables sought from the amount of murabahah, salam, istishna, qard, financing and ijarah receivables.

Table 2. Islamic Bank Financing in Indonesia 2010-2019 period (in billion Rupiah)

Year	Financing	Growth (%)
2010	68 .181	-
2011	102,655	50.6
2012	147,505	43.7
2013	184,122	24.8
2014	199,330	8,26
2015	212,996	6.86
2016	248,007	16.48
2017	285,695	15.20
2018	320,193	12.08
2019	345,284	7.84

Table 2 is the data on Islamic Bank financing. From these data, it can be seen that the financing channeled by Islamic banks to customers is increasing from year to year. However, the percentage increase is different. For example, in 2011 it was the highest increase, reaching 50.6%, from Rp. 68,181 billion to Rp. 102,655 billion. However, in 2015 the lowest increase was only 6.86% from Rp. 199,330 billion to Rp. 212,996 billion.

c. DPK (Third Party Fund)

The following is a table that contains data from research variables, namely the variable of third party Islamic bank funds.

Table 3. Third Party Funds (DPK) for Islamic Banks in Indonesia 2010-2019 period (in billion Rupiah)

Year	DPK	Growth (%)
2010	76,036	-
2011	115,415	51.80
2012	147,512	27.81
2013	183,534	22.44
2014	217,858	18.70
2015	231,175	6.11
2016	279,335	20.83
2017	334,888	19.89
2018	371,828	11.03
2019	402,336	8.20

DPK also continues to increase every year. This shows that the deposit funds provided by customers to Islamic banks are increasing every year. The data is obtained from data on funds from BUS and UUS customers, which consist of: (1) Wadiah Savings Fund, namely current accounts and savings, (2) Non-Profit Sharing Investment Funds, namely current accounts, savings and time deposits, and (3) Profit Sharing Investment Funds. , namely current accounts, savings and time deposits for the period 2010-2019. The highest increase occurred in 2011 amounting to 51.80%. While the lowest increase was in 2015 amounting to 6.11%.

d. NPF (Non Performing Financing)

The NPF data for Islamic Banks from 2010-2019 are as follows:

Table 4. NPF (Non Performing Loan) of Islamic Banks in Indonesia 2010-2019 Period (in Percent)

Year	NPF (%)
2010	3.02
2011	2.52
2012	2.22
2013	2.62
2014	4.33
2015	4.34
2016	4.15
2017	3.89
2018	2.85
2019	3.26

From the table 4, it can be seen that the NPF in Islamic Banks has fluctuated. In 2011 and 2012 the NPF decreased from 3.02% to 2.52% then fell back to 2.22%. However, in the following year it actually increased until 2016. In 2017 and 2018 it began to decline again, but in the following year, namely 2019, the NPF increased from 2.85% to 3.26%.

e. Fee Based Income

The following is the Sharia Bank fee-based income data from 2010-2019.

Table 5. FBI (Fee Based Income) of Sharia Banks in Indonesia for the 2010-2019 Period (in billion Rupiah)

Year	FBI
2010	1,252
2011	2,495
2012	3,040
2013	5,736
2014	7,715
2015	8,754
2016	14,395
2017	7,153
2018	9,737
2019	7,257

From table 5, it can be seen that the value of Fee Based Income in Islamic Banks fluctuates. Viewed from 2010 to 2016, it continues to increase. However, the increase in 2016 was very significant compared to previous years. Whereas in the following year it actually experienced a very significant decline then it rose again in 2018, and in 2019 it began to decline again.

4.2. Statistical Test Results

a. Classic assumption test

The test aims to determine whether the data that has been used meet the classical assumptions consisting of symptoms of normality, multicollinearity, autocorrelation, heteroscedasticity. These tests can be described as follows:

b. Data Normality Test

The following are the results of the normality test:

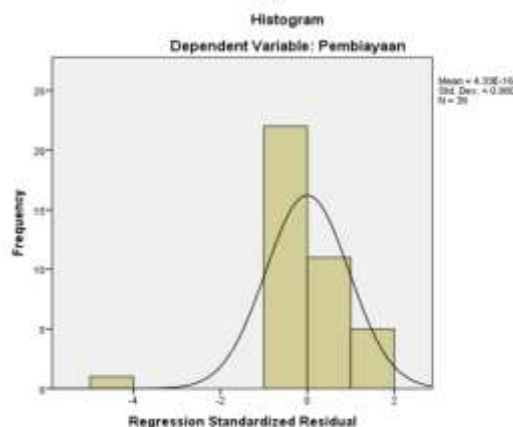


Figure 1. Histogram Model I Normality Test Results.

Based on the histogram image above, it can be seen that the curve has a balanced slope from the right and the left, the lines also resemble a bell. This means that the figure shows that the data is normally distributed based on the model I normality test with financing as the dependent variable. Meanwhile, for the model II normality test with profitability as the dependent variable we can see it from the following figure.

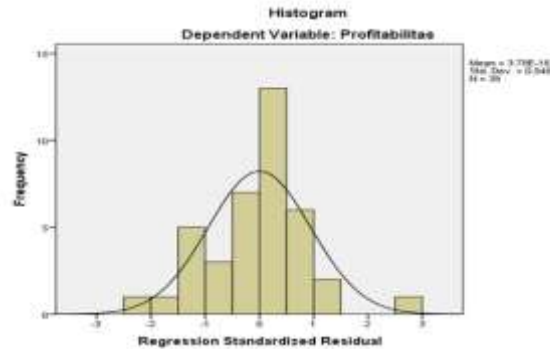


Figure 2. Histogram Model II Normality Test Results

Based on Figure 2 above, it can be seen that all variables are normally distributed, this is because the histogram curve has a slope that tends to be balanced from the right to the left, and forms a bell or parabolic pattern.

c. Multicollinearity Test

The following are the results of the multicollinearity test:

Table 6. Multicollinearity Test Results Model I

Model	Coefficients ^a					Collinearity Statistics		
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF	
	B	Std. Error	Beta					
1	(Constant)	16497.679	10704.299		1.042	.304		
	DPK	.757	.065	.963	11.884	.000	.860	1.473
	NPF	-.346	.474	-.006	-.080	.937	.853	1.172

a. Dependent Variable: Pembayaran

Sumber: Hasil Olah SPSS Juni 2020

Table 7. Multicollinearity Test Results Model II

Model	Coefficients ^a					Collinearity Statistics		
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF	
	B	Std. Error	Beta					
1	(Constant)	3.511	.190		18.497	.000		
	DPK	1.152E-008	.000	.126	.851	.401	.193	5.186
	NPF	-.424	.043	-.608	-8.792	.000	.851	1.175
	FBI	-5.878E-005	.000	-.313	-3.729	.001	.597	1.674
	Pembayaran	-3.130E-006	.000	-.209	-1.997	.058	.200	4.988

a. Dependent Variable: Profitabilitas (ROA)

Sumber: Hasil Olah SPSS Juni 2020

From the two data tables above, namely table 6 and table 7, it can be seen that the VIF value of all variables is smaller than 10, so it can be said that between the independent variables there is no multicollinearity problem.

d. Heteroscedasticity Test

The following are the results of the heteroscedacity test:

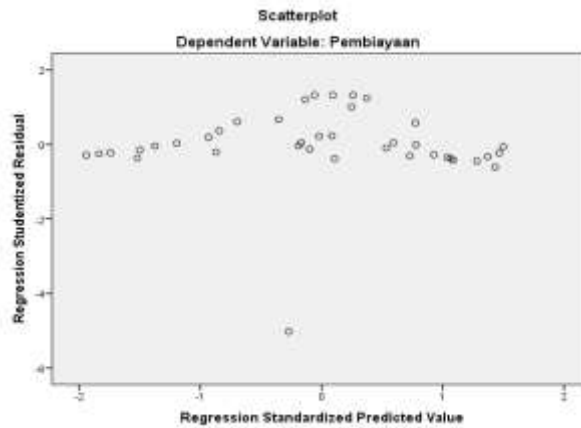


Figure 3. Heteroscedasticity Test Results Model I

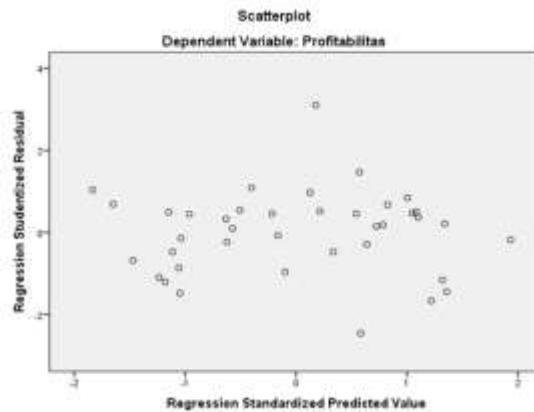


Figure 4. Heteroscedasticity Test Results Model II

From the two images above, namely Figures 3 and 4, it shows that the distribution of residual data does not form a certain pattern and spreads below and above the zero on the Y axis. Thus between model I and model II are free from heteroscedasticity symptoms.

e. Autocorrelation Test

The following are the results of the autocorrelation test:

Table 8. Autocorrelation Test Results Model I

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.893 ^a	.797	.786	24556.989	1.944

a. Predictors: (Constant), NPF, DPK

b. Dependent Variable: Pembiayaan

Sumber: Hasil Olah SPSS Juni 2020

From the results of the autocorrelation test model I above, it can be concluded that the value of $dU\ 1658 < dW\ 1944 < 4-dU\ 2342$. This indicates that there is no autocorrelation between variables.

Table 9. Autocorrelation Test Results Model II

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.926 ^a	.857	.840	.230	1.640

a. Predictors: (Constant), Pembiayaan, NPF, FBI, DPK

b. Dependent Variable: Profitabilitas

□

From the table above, it can also be seen that $dU\ 1271 < dW\ 1640 < 4-dU\ 2729$, meaning that there is no autocorrelation.

4.3 Effect of TPF on Profitability

The results of hypothesis testing in this study were rejected because it showed that TPF had a negative and insignificant effect on the dependent variable, namely Profitability (ROA) in Islamic Banks. Meanwhile, in the research conducted by Dila Anggraini stated that TPF is a significant influence on profitability in the Islamic banking industry sector group. Likewise, research conducted by Ulin Nuha and Afrizal stated that TPF has a positive and significant effect on profitability.

4.4 The effect of NPF on Profitability

Hypothesis testing in this study is accepted because it shows that the independent variable, namely Non-performing Financing (NPF) has a negative and significant effect on profitability. So it can be concluded that there is a direct significant effect of NPF on profitability. As research conducted by Ulin Nuha, NPF has a negative and significant effect on profitability. Dila Anggraini shows the influence of NPF on profitability (ROA).

4.5 Effect of Fee Based Income (FBI) on Profitability

The results of this study indicate that fee-based income directly has a significant effect on company profitability. As Yuniarti Anissya in her research stated that fee-based income has an effect on profitability (ROA) in banking companies listed on the Indonesia Stock Exchange for the period 2010-2014.

4.6 The Effect of TPF on Financing

From the results of a partial statistical test in this study, the significance value obtained indicates that there is a direct influence between the independent variable on the dependent variable. This means that TPF has a significant effect on financing. This also shows that the increase in TPF at a bank, the more financing provided to the public. This research is in line with research conducted by Evi Maulida, Faudziah Adzimatur, and Widya Karunia Adzka which showed that TPF has a positive effect on financing.

4.7 The Effect of NPF on Financing

From the results of the analysis of this study, it is obtained a significance value and a negative coefficient value which can be concluded that directly there is no significant effect between the X2 variable on Y. This indicates that NPF does not have a significant effect on financing. As with the research conducted by Faudziah Adzimati, Widya Karunia Adzka and Ratu Vien Sylvia Aziza which stated there was no influence between NPF on financing. However, in Nurimansyah Setivia's research, it shows that the higher the NPF, the lower the financing. The increase in NPF was due to the increase in problematic financing so that Islamic banking was careful to issue the financing it issued to minimize the incidence of problem financing.

4.8 Influence of Financing on Profitability

In this study, it can be seen from the research results obtained that the significance value of the funding variable is greater than 0.05. So it can be concluded that directly there is no significant effect between financing on profitability. As Friska Larrasati Putri's research shows that muḍarabah financing has no effect on the profitability of Islamic banks. However, this is different from the research conducted by Ulin Nuha and Hanania which states that financing has a significant and positive effect on the level of profitability.

4.9 Effect of TPF on Profitability through Financing

Based on the results of this study, it is known that the value of the indirect effect is smaller than the value of the direct effect. These results indicate that indirectly TPF through financing has no significant effect on profitability. This is in accordance with the research of Ulin Nuha and Dila Anggraini which states that financing cannot mediate the effect of the DPK variable on profitability.

4.10 The Effect of NPF on Profitability through Financing

In this study, from the results of the path analysis, it can be seen that financing can mediate the effect of the NPF variable on profitability. This can be seen from the value of standardize coefficients, the direct effect of NPF on profitability is smaller than the value of the indirect effect through financing. These results indicate that indirectly NPF through financing has a significant effect on profitability. Thus this hypothesis can be accepted.

V. Conclusion

This study aims to analyze the effect of TPF, NPF and Fee Based Income on the Profitability of Islamic Banks with Financing as an Intervening Variable. From the hypothesis made, the following conclusions can be drawn:

1. TPF directly has an insignificant effect on the dependent variable profitability.
2. The independent variable NPF directly has a negative and significant effect on profitability.
3. Fee Based Income directly has a negative and significant effect on profitability.
4. The independent variable TPF directly has a significant effect on the dependent variable on financing.
5. The independent variable NPF directly has an insignificant effect on the dependent variable on financing.
6. The direct financing variable does not have a significant effect on profitability.
7. The TPF variable indirectly does not have a significant effect on profitability through financing. And the financing variable cannot mediate the effect of the NPF variable on profitability.
8. The NPF variable indirectly has a significant effect on profitability through financing. And the financing variable can mediate the effect of the NPF variable on profitability.

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