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Factors Affecting the Growth of Third-Party Funds (DPK) in Sharia Rural Banks in the Special Region of Yogyakarta

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ABSTRACT

Purpose: This study aims to analyze the factors affecting the growth of third-party funds (DPK) in Sharia Rural Banks in the Special Region of Yogyakarta during the 2020–2024 period, focusing on inflation, regional gross domestic product (GRDP), profit-sharing rate, operational efficiency (BOPO), and profitability (ROA).

Design/methodology/approach: This research uses a quantitative approach with panel data analysis. The sample consists of BPRS in Yogyakarta selected using purposive sampling. Secondary data were obtained from Otoritas Jasa Keuangan (OJK) and Badan Pusat Statistik (BPS). Data were analyzed using multiple regression analysis.

Theoretical Contribution/Originality: The findings indicate that both external and internal factors influence DPK growth in BPRS. Inflation and GRDP represent macroeconomic factors, while profit-sharing rate, BOPO, and ROA reflect bank-specific factors that contribute to fluctuations in third-party fund growth.

Research limitation and implication: This study is limited to BPRS in Yogyakarta during the 2020–2024 period and uses selected variables. The results may serve as a reference for BPRS management in formulating strategies to improve public fund mobilization and operational performance.

Keywords: Third-party funds (DPK), inflation, GRDP, profit-sharing, BOPO, ROA, Sharia rural bank.

JEL Classification: C23, E31, G21, R11 here

INTRODUCTION

Sharia Rural Banks (BPRS) is one of the Islamic financial institutions that plays an important role in supporting regional economic development, particularly by providing financial services to micro communities and small businesses (Ikhsanti et al., 2023). As an intermediary institution, BPRS functions to collect funds from the public and redistribute them in the form of financing based on sharia principles. The fund collection activity is one of the main indicators of banking performance because it reflects the level of public trust in Islamic financial institutions (Inayati & Pertiwi, 2025). According to Islamic banking regulations, BPRS is authorized to collect public funds in the form of savings and time deposits under mudharabah and wadi'ah contracts.

Third-party funds (DPK) are funds entrusted by the public to banks in the form of savings, current accounts, and time deposits, which serve as the primary source of funds for banking intermediation activities (Kusumaningrum et al., 2021). In the context of Islamic banking, DPK holds a very important position because these funds become the main source for financing distribution to the public through various sharia contracts. The greater the amount of DPK collected, the greater the bank's

ability to channel financing and generate profits. Therefore, the growth of DPK is considered an important indicator in measuring the performance of BPRS (Mumtazah & Septiarin, 2016).

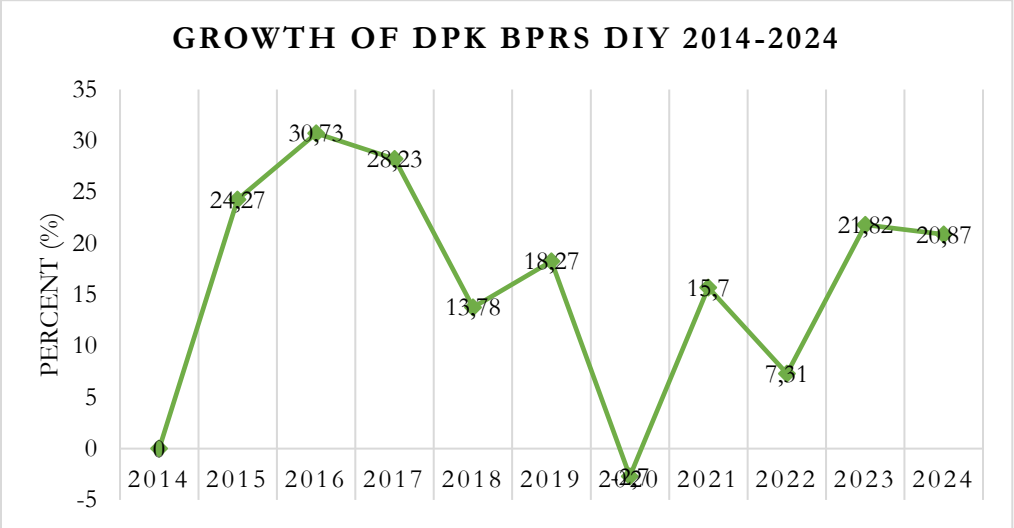

Figure 1. Growth of DPK BPRS DIY 2014-2024
Source: *https://ibpr-s.ojk.go.id/* (Secondary data processed by the researcher (2026))

The growth of DPK in BPRS Yogyakarta during the research period showed fluctuating conditions. These fluctuations indicate that the growth of DPK is influenced by various factors, both external and internal. External factors include macroeconomic conditions such as inflation and regional gross domestic product (GRDP), while internal factors include the profit-sharing rate, operational efficiency (BOPO), and bank profitability (ROA). These internal factors are closely related to public perceptions of the bank's performance and financial health.

Inflation, as one of the macroeconomic indicators, may influence public saving behavior. When inflation increases, the prices of goods and services also rise, causing a decline in purchasing power. This condition may encourage people to prioritize consumption rather than saving funds in banks. According to Syasya et al., (2023), rising inflation may hinder the growth of DPK because people tend to allocate their income to consumption needs. In addition, Muchtolifah, (2015) explains that high inflation reduces the real value of money and creates uncertainty that directly affects fund collection activities in Islamic banking institutions.

Besides inflation, regional gross domestic product (GRDP) is also an important indicator that may affect DPK growth. GRDP reflects the total value of goods and services produced within a region, thereby representing the income level of the community. When GRDP increases, the ability of the public to save is also expected to improve due to higher income levels. Thus, regional economic growth may contribute to the increase in DPK in BPRS. Tripuspitorini & Setiawan, (2020) stated that an increase in public income has the potential to increase the amount of funds deposited in banking institutions.

From the internal perspective, the profit-sharing rate is one of the factors that influences public interest in placing funds in BPRS. The profit-sharing system is a distinctive feature of Islamic banking that differentiates it from the interest-based system in conventional banks (Firmansyah et al., 2022). The more competitive the profit-sharing rate offered, the greater the possibility that customers will be interested in saving funds in Islamic banks. In addition, operational efficiency, measured by the BOPO ratio, reflects the bank's ability to manage operational costs. Banks that operate efficiently are generally perceived as healthier and more trustworthy (Setiawan, 2018). Profitability, measured by ROA, reflects the bank's ability to generate profit from its assets, which can increase customer confidence in depositing funds (Haddawee & Flayyih, 2020).

Previous studies have shown inconsistent results regarding the effect of these factors on DPK. Some studies found that inflation and GRDP significantly affect DPK, while others found insignificant relationships. Similarly, internal variables such as profit-sharing, BOPO, and ROA have also produced mixed findings. These differences indicate the existence of a research gap that needs further investigation, particularly in the context of BPRS in Yogyakarta. Therefore, this study aims to analyze the factors affecting the growth of third-party funds in BPRS in the Special Region of Yogyakarta, in order to provide empirical evidence regarding the influence of external and internal factors on public fund collection in Islamic rural banking institutions.

LITERATURE REVIEW

This study is based on the concept of financial intermediation, which explains the role of financial institutions as intermediaries between surplus units and deficit units (Allen & Santomero, 1998). In the context of Islamic banking, Sharia Rural Banks performs this function by collecting funds from the public and redistributing them through financing activities based on sharia principles (Iman & Al Faqih, 2018). The effectiveness of this intermediation function depends largely on the bank's ability to collect third-party funds (DPK), since DPK serves as the primary source of funding for banking operations.

Third-party funds (DPK) refer to funds entrusted by the public to banks in the form of savings, current accounts, and time deposits (Husain & Wahyuddin, 2015). In Islamic banking, these funds are collected under sharia contracts such as mudharabah and wadi'ah (Mardhiyaturrositaningsih et al., 2024). DPK plays an essential role because it becomes the main source of financing distributed to the community. Therefore, the growth of DPK is considered an important indicator for measuring the performance of Islamic banks as well as public trust in BPRS.

Inflation is one of the external factors that may influence the growth of DPK. Inflation refers to the general increase in the prices of goods and services over time. When inflation rises, the purchasing power of society decreases, and people tend to allocate more income to consumption rather than savings (Rohmah & Waluyo, 2024). As a result, the growth of DPK may decline. Syasya et al., (2023) explain that inflation can reduce DPK growth because households prioritize meeting consumption needs. In addition, Muchtolifah, (2015) states that inflation decreases the real value of money and may influence fund collection in Islamic financial institutions.

Regional Gross Domestic Product (GRDP) is an economic indicator that measures the total value of goods and services produced within a region. GRDP is used to describe regional economic growth and public income levels (Liow et al., 2022). Higher GRDP indicates stronger economic activity and improved public income. As public income increases, the capacity to save is also expected to rise. Tripuspitorini & Setiawan, (2020) state that regional economic growth may increase public savings and consequently contribute to the growth of DPK.

The profit-sharing rate is one of the main characteristics of Islamic banking. It refers to the return provided to depositors based on profit-sharing contracts. A competitive profit-sharing rate can attract more customers to deposit their funds in BPRS because it offers financial benefits (Cintia & albartanjung, 2023). Therefore, the profit-sharing rate is assumed to affect the growth of DPK (Firmansyah et al., 2022).

BOPO (Operational Costs to Operating Income Ratio) is used to measure operational efficiency. This ratio reflects the bank's ability to manage operational expenses compared to operational income (Sudirman et al., 2025). The lower the BOPO ratio, the more efficient the bank's operations. Efficient management improves service quality and strengthens public trust.

ROA (Return on Assets) is a profitability ratio that measures the bank's ability to generate profit from its assets. A higher ROA indicates better asset management and stronger financial performance (Arif et al., 2024). This condition may enhance the bank's reputation and encourage customers to save their funds.

Previous studies have shown mixed findings regarding the relationship between these variables and DPK. Some studies found that external variables such as inflation and GRDP significantly affect DPK, while others found no significant relationship. Similarly, internal variables such as profit-sharing, BOPO, and ROA also produced inconsistent results. These differences indicate the need for further research, especially in the context of BPRS in Yogyakarta.

Based on the theoretical review, this study develops a conceptual framework that illustrates the relationship between independent variables and the dependent variable. DPK growth as the dependent variable is influenced by both external and internal factors. External factors consist of inflation and GRDP, while internal factors consist of profit-sharing rate, BOPO, and ROA.

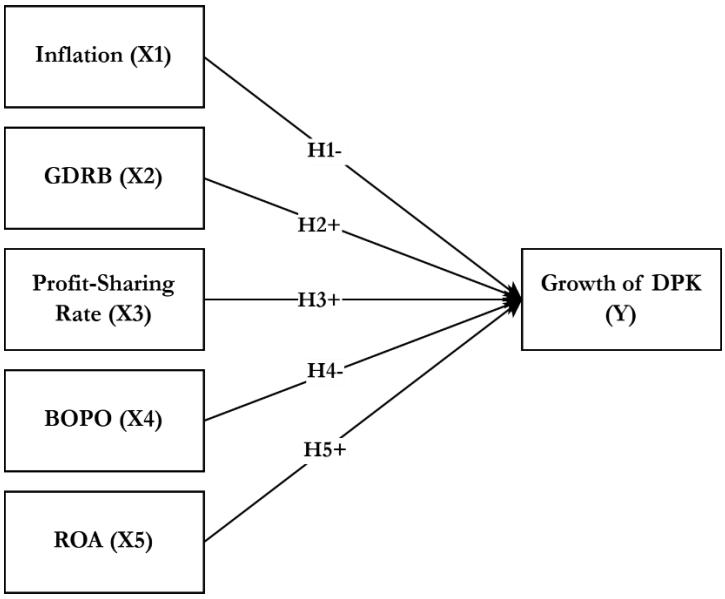

Figure 2. Research Framework
Source: Processed by the Researcher (2026)

The conceptual framework shows that all independent variables are assumed to influence the growth of DPK. External factors represent macroeconomic conditions that may affect public saving behavior, while internal factors reflect the bank's performance, which may affect customer trust. This framework serves as the basis for formulating the research hypotheses regarding the determinants of DPK growth in Sharia Rural Banks in Special Region of Yogyakarta.

RESEARCH METHOD

This study uses a quantitative approach with an associative research design. The quantitative approach was chosen because the study aims to examine the relationship and influence among variables using numerical data analyzed statistically. According to Sugiyono, (2023), quantitative research is a method used to examine populations or samples by collecting data through research instruments and analyzing them statistically to test hypotheses. This study aims to analyze the effect of inflation, regional gross domestic product (GRDP), profit-sharing rate, BOPO, and ROA on the growth of third-party funds (DPK) in Sharia Rural Banks in Special Region of Yogyakarta.

The population of this study consists of all BPRS operating in the Special Region of Yogyakarta. Based on data obtained from Otoritas Jasa Keuangan (OJK), there were 13 registered BPRS in the region. The sampling technique used was purposive sampling, which selects samples based on specific criteria. The criteria applied were BPRS that actively operated during the research period, had complete quarterly financial reports, and consistently published data during 2021–2024. Based on these criteria, 12 BPRS were selected as the research sample:

Table 1. Research Sample

No.	Sharia Rural Banks	Code
1.	BPRS Bangun Drajat Warga	BDW
2.	BPRS Barokah Dana Sejahtera	BDS
3.	BPRS Cahaya Hidup	CH
4.	BPRS Dana Hidayatullah	DH
5.	BPRS Danagung Syariah	DS
6.	BPRS Formes Sleman	FS
7.	BPRS Harta Insan Karimah Mitra Cahaya Indonesia	HIK MCI
8.	BPRS Madina Mandiri Sejahtera	MMS
9.	BPRS Margi Rizki Bahagia	MRB
10.	BPRS Mitra Amal Mulia	MAM
11.	BPRS Mitra Harmoni Yogyakarta	MHY
12.	BPRS Unisia Insani Indonesia	UII

Source: The Financial Services Authority of Indonesia (Otoritas Jasa Keuangan/OJK)

The data used in this study are secondary data obtained from official institutions, namely Otoritas Jasa Keuangan (OJK), Badan Pusat Statistik (BPS), and Bank Indonesia. These data include quarterly financial reports of BPRS and macroeconomic data for the period 2021–2024. Since the observation period covers four years with quarterly data, the total number of observation periods is 16 quarters. With 12 BPRS as the sample, the total panel observations amount to 192 data points.

The dependent variable in this study is the growth of third-party funds (DPK). DPK growth is measured by the percentage change in total third-party funds from one period to the next. The independent variables consist of inflation, GRDP, profit-sharing rate, BOPO, and ROA. Inflation is measured using the inflation rate in Yogyakarta. GRDP is measured based on regional economic output data published by BPS. The profit-sharing rate is obtained from BPRS financial reports, while BOPO and ROA are calculated from each bank's financial ratios.

Table 2. Table of Operational Definition of Variables

Symbol	Variable	Operational Definition	Scale
Y	DPK Growth	$\frac{DPK_t - DPK_{t-1}}{DPK_{t-1}} x\ 100\%$	Ratio
X1	Inflation	$\frac{IHK_t - IHK_{t-1}}{IHK_{t-1}} x\ 100\%$	Ratio
X2	GRDP	$PDRB = C + I + G + (X - M)$	Ratio
X3	Profit Sharing rate	$\frac{Profit\ Sharing\ Income}{Total\ Bank\ Income} x\ 100\%$	Ratio
X4	BOPO	$\frac{Operating\ Expenses}{Operating\ Income} x\ 100\%$	Ratio
X5	ROA	$\frac{profit\ before\ Tax}{Average\ Total\ Assets} x\ 100\%$	Ratio

Source: Processed by the Researcher (2026)

The data analysis technique used is panel data regression with the assistance of Stata. Panel data regression was chosen because it combines cross-sectional and time-series data, allowing observation of changes across banks and periods simultaneously. This method is considered appropriate because the research objects consist of several BPRS observed over a specific time period.

In panel data regression analysis, three estimation models are employed: the Common Effect Model (CEM), Fixed Effect Model (FEM), and Random Effect Model (REM). The Common Effect Model assumes that all observation units have homogeneous characteristics without distinguishing individual or time effects. The Fixed Effect Model accounts for differences among units through varying intercepts for each BPRS. Meanwhile, the Random Effect Model assumes that differences across units are random and included as part of the error term. To determine the most appropriate regression model, model selection tests are conducted:

Table 3. Panel data regression Model Selection

Test	Purpose	Decision Criteria
Chow Test	Common Effect vs Fixed Effect	Prob < 0,05: FEM
Hausman Test	Fixed Effect vs Random Effect	Prob < 0,05: FEM
LM Test	Common Effect vs Random Effect	Prob < 0,05: REM

Source: Processed by the Researcher (2026)

RESULTS AND DISCUSSIONS

This study analyzes the influence of external and internal factors on the growth of Third-Party Funds (DPK) in Sharia Rural Banks in Special Region of Yogyakarta during the 2021–2024 period. The sample consisted of 12 BPRS with quarterly data, resulting in 192 observations. The dependent variable is DPK growth, while the independent variables include inflation, Gross Regional Domestic Product (GRDP), profit sharing, BOPO, and Return on Assets (ROA).

Descriptive Statistics

Descriptive statistics were used to provide an overview of the research data characteristics

Table 4. Result of Descriptive Statistics

Variable	Obs	Mean	Std. Dev	Minimum	Maximum
Growth DPK	192	73.80338	277.11	-0.721276	1250.297
Inflation	192	0.34125	0.3634888	-0.25	1.05
GRDP	192	4.632184	0.0433644	4.563798	4.696768
Profit Sharing	192	5.630951	0.8608247	4.61017	9.462347
BOPO	192	88.49542	16.25392	51.36	189.07
ROA	192	1.070469	1.618818	-9.3	5.92

Source: Processed by the Researcher (2026)

Based on the descriptive statistics, the average DPK growth was 73.80%, indicating an increase in fund collection during the study period. The average BOPO value of 88.49 indicates relatively high operational costs, while an average ROA of 1.07 suggests that BPRS maintained adequate profitability.

Panel Data Model Selection

a. Chow Test

Table 5. Result of Chow Test

Effect Test	Probability F
Cross-section F	0.0000

Source: Processed by the Researcher (2026)

The probability value of 0.0000 indicates that the Fixed Effect model is more appropriate than the Common Effect model.

b. Hausman Test

Table 6. Result of Hausman Test

Test Summary	Chi-Sq. Statistic	Prob
Cross-section random	131.06	0.0000

Source: Processed by the Researcher (2026)

The Hausman test result indicates that the Fixed Effect Model (FEM) is the most suitable estimation model for this study.

Classical Assumption Tests

Classical assumption tests were conducted to ensure model validity.

a. Multicollinearity Test

Table 7. Result of Multicollinearity Test

Variable	VIF	1/VIF
Inflation	1.06	0.941722
GRDP	1.26	0.794749
Profit Sharing	1.25	0.799690
BOPO	2.50	0.399682
ROA	2.47	0.404770
Mean VIF	**1.71**	

Source: Processed by the Researcher (2026)

Based on the table above, the VIF value of each independent variable is below 10 (< 10). Therefore, it can be concluded that the data used in this study is free from multicollinearity problems.

b. Heteroscedasticity Test

Table 8. Result of Heteroscedasticity Test

Breusch-Pagan Test		
Chi2	**Prob>chi2**	**Description**
40.24	0.0000	Rejected

Source: Processed by the Researcher (2026)

Based on the table above, the chi-square probability value (Prob > chi2) is 0.0000, indicating the presence of heteroscedasticity. Thus, it can be concluded that the data does not satisfy the homoscedasticity assumption. However, this heteroscedasticity issue can be addressed through the use of the Generalized Least Squares (GLS) approach, which is capable of overcoming such problems. Therefore, the Fixed Effect Model (FEM) used in this study can be assumed to be free from heteroscedasticity issues (Widarjono, 2009).

Hypothesis Testing

After conducting panel data model selection using the Chow test and Hausman test, both results indicated that the Fixed Effect Model was the most appropriate model for this study. Therefore, hypothesis testing was performed using this model. Since the initial estimation showed heteroscedasticity, the analysis was corrected using robust standard errors in the Generalized Least Squares (GLS) estimation, which ensures that the parameter estimates remain consistent, reliable, and valid despite the presence of heteroscedasticity.

Table 9. Result of Fixed Effect Model

Variable	Coefficient	Robust std. Err	t	P>{t}
Inflation	38.03864	21.90992	1.74	0.084
GRDP	184.8161	204.801	0.90	0.368
Profit Sharing	280.6982	16.18349	17.34	0.000
BOPO	4.27474	1.266151	3.38	0.001
ROA	43.60324	15.01747	2.90	0.004

Source: Processed by the Researcher (2026)

a. Simultaneous Test (F-Test)

Table 10. Result of F-Test

Variable	Coefficient
F-Statistic	63.21
Prob (F-Statistic)	0.000

Source: Processed by the Researcher (2026)

F-statistic value is 63.21 with a probability value of 0.0000 < 0.05, indicating that the F-test is statistically significant at the 5% significance level. Therefore, the variables of inflation, GRDP, profit sharing, BOPO, and ROA simultaneously have a significant effect on the growth of Third-Party Funds (DPK) in Sharia Rural Banks in Special Region of Yogyakarta.

b. Partial Test (T-Test)

Table 11. Result of T-Test

Variable	t-Statistic	Probability
Inflation	1.74	0.084
GDRP	0.90	0.368
Profit Sharing	17.34	0.000
BOPO	3.38	0.001
ROA	2.90	0.004

Source: Processed by the Researcher (2026)

1. The inflation variable has a t-statistic value of 1.74 with a probability value of 0.084. Since the probability value is greater than the significance level of 0.05 (0.084 > 0.05), it can be concluded that inflation does not have a significant partial effect on DPK growth.
2. The Gross Regional Domestic Product (GRDP) variable has a t-statistic value of 0.90 with a probability value of 0.368. Since the probability value is greater than 0.05 (0.368 > 0.05), GRDP does not have a significant effect on DPK growth.
3. The profit-sharing variable has a t-statistic value of 17.34 with a probability value of 0.000. Since the probability value is less than 0.05 (0.000 < 0.05), profit sharing has a positive and significant effect on DPK growth.
4. The BOPO variable has a t-statistic value of 3.38 with a probability value of 0.001. Since the probability value is less than 0.05 (0.001 < 0.05), BOPO has a positive and significant effect on DPK growth.
5. The Return on Assets (ROA) variable has a t-statistic value of 2.90 with a probability value of 0.004. Since the probability value is less than 0.05 (0.004 < 0.05), it can be concluded that ROA has a significant partial effect on DPK growth.

c. Coefficient of Determination (R^2)

Table 12. Result of Coefficient Determination

Variable	Coefficient
R-Squared	0.8199

Source: Processed by the Researcher (2026)

The R-squared value of 0.8199 indicates that 81.99% of the variation in DPK growth can be explained by inflation, GRDP, profit sharing, BOPO, and ROA. The remaining 18.01% is explained by other variables outside the model.

DISCUSSION

Based on the test results, the growth of Third-Party Funds (DPK) in Sharia Rural Banks in Special Region of Yogyakarta is more influenced by internal bank factors than macroeconomic factors. This finding indicates that public decisions to deposit funds in BPRS are mainly determined by bank performance, particularly returns, operational efficiency, and profitability.

The Effect of Inflation on Third Party Funds (DPK) Growth in Sharia Rural Banks in Special Region of Yogyakarta

The inflation variable does not have a significant effect on DPK growth, as indicated by the significance value of 0.084 > 0.05. This shows that changes in inflation in Yogyakarta do not directly affect people's decisions to save funds in BPRS. Since BPRS operates under a profit-sharing system, inflation fluctuations are not the primary consideration for customers. This finding is consistent with studies by Kusumaningrum et al., (2021) and Syasya et al., (2023) which found that inflation has no significant effect on DPK collection.

The Effect of GRDP on Third Party Funds (DPK) Growth in Sharia Rural Banks in Special Region of Yogyakarta

The GRDP variable also does not significantly affect DPK growth, with a significance value of 0.368 > 0.05. Although GRDP reflects regional economic growth, increased economic activity does not directly encourage greater public savings in BPRS. This is because BPRS customers are mainly MSME actors and middle- to lower-income communities, whose income is generally allocated to consumption and business activities rather than savings. This result is consistent with Sontani & Filianti, (2020), as well as Qoni & Seno, (2021).

The Effect of Profit Sharing on Third Party Funds (DPK) Growth in Sharia Rural Banks in Special Region of Yogyakarta

The profit-sharing variable has a positive and significant effect on DPK growth, with a significance value of 0.000 < 0.05. This indicates that higher profit-sharing rates increase public interest in depositing funds in BPRS. According to financial intermediation theory, the return on deposits is a primary incentive for individuals to save funds in financial institutions. This finding is in line with Syahfitri, (2021), Kusumaningrum et al., (2021), and Hasanah et al., (2023).

The Effect of BOPO on Third Party Funds (DPK) Growth in Sharia Rural Banks in Special Region of Yogyakarta

The BOPO variable has a positive and significant effect on DPK growth, with a significance value of 0.001 < 0.05. This result suggests that higher operational costs in BPRS are used to support productive activities such as customer service, marketing, administration, and strengthening intermediation functions. Thus, increased operational expenditure can improve service quality and enhance public trust. This finding supports studies by Ernanto & Hermawan, (2022), as well as Nabhan & Widyaningsih, (2024).

The Effect of ROA on Third Party Funds (DPK) Growth in Sharia Rural Banks in Special Region of Yogyakarta

The ROA variable has a positive and significant effect on DPK growth, with a significance value of 0.004 < 0.05. A higher ROA reflects the bank's ability to manage its assets productively to generate profits. Strong profitability increases public confidence in the stability and security of funds deposited in BPRS. This result is consistent with studies by Nugraheni & Septiarini, (2017), Nasution et al., (2024), and Wulandari, (2023).

CONCLUSION AND RECOMMENDATION

This study concludes that the growth of Third-Party Funds (DPK) in Sharia Rural Banks in Special Region of Yogyakarta during 2021–2024 is primarily influenced by internal bank factors. The results show that inflation and Gross Regional Domestic Product (GRDP) do not have a significant effect on DPK growth, while profit sharing, BOPO, and Return on Assets (ROA) have a positive and significant effect. These findings suggest that bank performance, especially in terms of competitive returns, operational activities, and profitability, plays a key role in increasing public trust and fund collection.

Based on these findings, Sharia Rural Banks is recommended to strengthen internal financial performance by maintaining competitive profit-sharing rates, improving operational efficiency, and increasing profitability to attract more public deposits. In addition, BPRS should enhance service quality, financial literacy programs, and public awareness of Islamic banking products to strengthen customer trust and loyalty. Future studies are recommended to include additional variables, such as financing quality, service innovation, and digital banking factors, to provide a more comprehensive analysis of factors influencing DPK growth

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