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The Influence of Third Party Funds (DPK) and Fee Based Income (FBI) on Net Profit at PT Bank Mandiri Tbk for the 2015-2025 Period

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Abstract: *This study aims to analyze the influence of Third Party Funds (TPF) and Fee-Based Income (FBI) on the net profit of PT Bank Mandiri Tbk for the period 2015–2025. The study uses a quantitative approach with descriptive and associative methods. The study population is the financial statements of PT Bank Mandiri Tbk for the period 2015–2025 with a sample of 11 annual data determined through saturated sampling. Data were collected through documentation of audited financial statements and annual reports, then analyzed using SPSS 30 through descriptive statistics, classical assumption tests, multiple linear regression, coefficient of determination, t-test, and F-test. The results showed that TPF had a positive and significant effect on net profit ($t = 5.386$; $p < 0.001$), while FBI had no significant effect ($t = 0.010$; $p = 0.993$). Simultaneously, TPF and FBI had a significant effect on net profit ($F = 16.461$; $p = 0.001$), with an Adjusted R^2 of 75.6%. In conclusion, DPK is a more dominant factor in explaining variations in net profit.*

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Introduction

The banking industry plays a crucial role in the economy through its intermediary function, namely collecting public funds and distributing them in the form of credit. Developments in digital technology, changes in customer behavior, interbank competition, economic instability, and the COVID-19 pandemic are putting pressure on banking performance. These conditions require banks to maintain optimal financial performance and profit-generating capabilities.

This phenomenon also occurred at PT Bank Mandiri Tbk, which experienced fluctuating growth in third-party funds (DPK), fee-based income (FBI), and net profit during the study period. In 2016 and 2020, net profit decreased despite increasing third-party funds (DPK). Conversely, from 2023 to 2025, both third-party funds (DPK) and net profit showed an increase. This situation indicates that increases in third-party funds (DPK) and fee-based income (FBI) are not always accompanied by increases in net profit.

The research problem is supported by the inconsistent results of previous studies. Jamhuriah and Nurhayat (2021) stated that third party funds (DPK) have a positive and significant effect on net profit, while Amelia Fany Rachma and Guntur Kusuma Wardana (2023) showed that third party funds (DPK) have no significant effect on profitability, while FBI has a positive and significant effect. Suhikmat and Handayani (2022:17, Accounting Journal, Borobudur University) proved that third party funds have a positive effect on net profit at PT Bank Rakyat Indonesia (Persero) Tbk. These differences in results indicate a research gap that requires further study.

Third-party funds (DPK) are a bank's primary source of funds for carrying out its intermediary function through credit distribution. Kasmir (2014:73, Banks and Other Financial Institutions, Rajawali Pers, Jakarta) states that a bank's success in managing third-party funds reflects the level of public trust and supports profit growth. Meanwhile, FBI originates from non-interest activities such as administration fees, transfer fees, ATM services, credit cards, and transaction commissions. Siamat (2018:246, Financial Institution Management, 6th Edition, Salemba Empat, Jakarta) explains that increasing FBI can help banks cope with interest rate fluctuations and improve profitability.

Another issue is the limited research specifically examining third party funds (DPK) and the FBI on PT Bank Mandiri Tbk's net profit over the long term. Data shows that the relationship between these two variables and net profit is not always unidirectional, such as in 2016 and 2020 when third party funds increased but net profit decreased. Therefore, empirical testing is needed to determine the effect of third party funds and FBI on PT Bank Mandiri Tbk's net profit, both partially and simultaneously.

This study aims to analyze the influence of third party funds (DPK) and FBI on net profit of PT Bank Mandiri Tbk from 2015 to 2025, both partially and simultaneously. This research is important due to fluctuations in net profit and inconsistencies in previous research results. The novelty of this study lies in the examination of third party funds (DPK) and FBI on net profit specifically at PT Bank Mandiri Tbk from 2015 to 2025, which encompasses various economic conditions and banking developments.

Research methods

This study uses a quantitative approach with descriptive and associative methods. The descriptive method is used to describe data on Third Party Funds (DPK), Fee Based Income (FBI), and net profit systematically based on numerical data (Sugiyono, 2017:13; Nazir, 2014:54; Setyosari, 2016:43). The associative method is used to analyze the effect of DPK (X1) and FBI (X2) on net profit (Y), both partially and simultaneously (Sugiyono, 2017:37; Siregar, 2017:15). The research data is in the form of secondary data obtained from the financial statements and annual reports of PT Bank Mandiri Tbk for the period 2015 to 2025.

The research instrument used documentation of PT Bank Mandiri Tbk's financial statements for the period 2015 to 2025, with the variables Third Party Funds (DPK), Federal Reserves (FBI), and net profit. Data analysis was performed using SPSS version 30 through descriptive statistics, classical assumption tests, multiple linear regression, coefficient of determination, and hypothesis testing. The classical assumption tests included normality, multicollinearity, heteroscedasticity, and autocorrelation tests, while hypothesis testing was conducted through t-tests and F-tests with a significance level of 0.05 (Ghozali, 2016; Ghozali, 2018; Ghozali, 2021; Sugiyono, 2016; Supangat, 2018).

The research population consisted of the financial position report and profit and loss and other comprehensive income reports of PT Bank Mandiri Tbk for the period 2015 to 2025, containing data on third party funds (DPK), FBI, and net profit. The sample was determined using saturated sampling, where all members of the population were used as samples (Sugiyono, 2019), resulting in 11 annual data sets. The samples used were audited financial reports, officially published, and had complete data throughout the research period.

The research procedure was carried out through several stages, namely collecting secondary data from the financial statements of PT Bank Mandiri Tbk for the period 2015 to 2025, recording DPK, FBI, and net profit data, then processing them using SPSS version 30. The data was then

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analyzed through descriptive statistics, classical assumption tests, multiple linear regression, coefficient of determination, t-test, and F-test. Data collection was carried out through literature studies, internet research, and documentation (Sugiyono, 2018:476).

Research results

Calculation of Third Party Funds (DPK) at PT. Bank Mandiri Tbk for the 2015-2025 Period

Table 1 Condition of Third Party Funds (DPK) at PT. Bank Mandiri Tbk for the 2015-2025 Period

Tahun	Giro	Tabungan	Deposit	DPK
2015	Rp172,165,990.00	Rp271,707,530.00	Rp232,513,741.00	Rp676,387,261.00
2016	Rp187,052,253.00	Rp302,327,614.00	Rp273,120,837.00	Rp762,500,704.00
2017	Rp195,247,975.00	Rp303,308,823.00	Rp230,860,731.00	Rp729,417,529.00
2018	Rp191,411,724.00	Rp300,788,146.00	Rp247,286,664.00	Rp739,486,534.00
2019	Rp236,397,211.00	Rp315,853,233.00	Rp262,855,097.00	Rp815,105,541.00
2020	Rp283,986,067.00	Rp338,698,937.00	Rp286,291,302.00	Rp908,976,306.00
2021	Rp267,848,997.00	Rp369,584,237.00	Rp206,542,236.00	Rp843,975,470.00
2022	Rp355,532,335.00	Rp372,703,723.00	Rp210,255,223.00	Rp938,491,281.00
2023	Rp531,552,577.00	Rp453,710,375.00	Rp253,392,947.00	Rp1,238,655,899.00
2024	Rp551,704,597.00	Rp514,539,394.00	Rp365,345,877.00	Rp1,431,589,868.00
2025	Rp637,376,459.00	Rp546,211,101.00	Rp485,826,584.00	Rp1,669,414,144.00

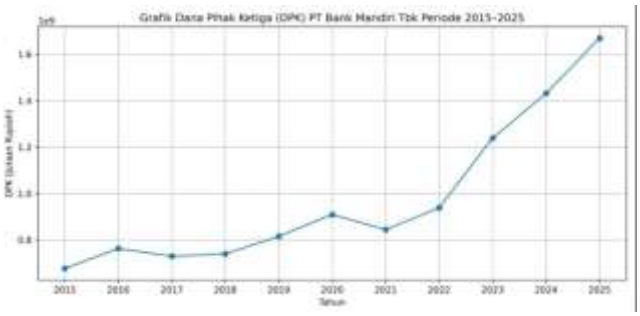


Figure 1 Graph of Third Party Funds (DPK)

PT Bank Mandiri Tbk's third-party funds (DPK) from 2015 to 2025 showed a positive growth trend, despite some fluctuations. After declining in 2017 and 2021, DPK rebounded, reaching 16.61% growth in 2025. Overall, the increase in DPK demonstrates Bank Mandiri's improving ability to collect public funds.

Calculation of Fee Based Income (FBI) at PT. Bank Mandiri Tbk for the 2015-2025 Period

Table 2 Conditions of Fee-Based Income (FBI) at PT. Bank Mandiri Tbk for the 2015-2025 Period

Tahun	PendaDadtai No, ma'amngai	Totalıl PendaDadtan Operasionaıl	x100	FBI
2015	Rp18,378,678.00	Rp89,948,805.00	x100	Rp20,432,375,950.00
2016	Rp19,286,425.00	Rp95,996,313.00	x100	Rp20,090,797,654.00
2017	Rp22,281,641.00	Rp77,073,875.00	x100	Rp28,909,459,916.00
2018	Rp27,672,065.00	Rp85,001,830.00	x100	Rp32,554,669,706.00
2019	Rp26,490,398.00	Rp87,738,089.00	x100	Rp30,192,586,028.00
2020	Rp28,594,397.00	Rp86,616,241.00	x100	Rp33,012,742,957.00
2021	Rp29,028,020.00	Rp103,878,447.00	x100	Rp27,944,218,304.00
2022	Rp34,280,703.00	Rp124,651,755.00	x100	Rp27,501,179,587.00
2023	Rp40,522,846.00	Rp138,532,466.00	x100	Rp29,251,515,670.00

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2024	Rp42,171,015.00	Rp146,448,748.00	x100	Rp28,795,749,760.00
2025	Rp48,002,435.00	Rp154,762,885.00	X100	Rp31,016,761,544.00

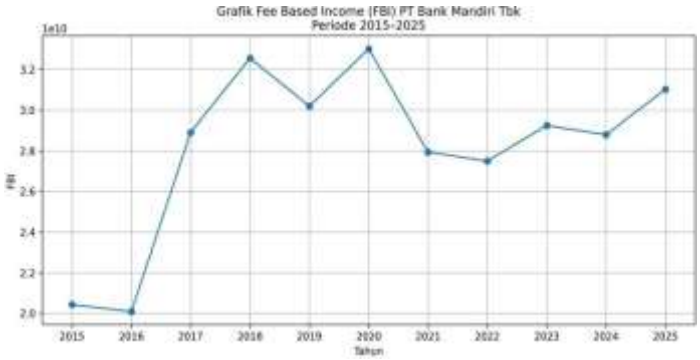


Figure 2 Chart of Fee Based Income (FBI)

FBI of PT Bank Mandiri Tbk for the period 2015 to 2025 experienced fluctuations, but increased again in 2023 and 2025. In 2025, FBI grew 7.71% to Rp31,016,761,544 million, which indicates an increase in income from banking services.

Net Profit Calculation at PT. Bank Mandiri Tbk for the 2015-2025 Period

Table 3 Net Profit Condition at PT. Bank Mandiri Tbk for the Period 2015-2025 (In Millions of Rupiah)

TALHULN	Clean Lalbal Talhuln Walking
2015	Rp21,152,398.00
2016	Rp14,650,163.00
2017	Rp21,443,042.00
2018	Rp25,851,937.00
2019	Rp28,455,592.00
2020	Rp18,398,928.00
2021	Rp30,551,097.00
2022	Rp44,952,368.00
2023	Rp60,051,870.00
2024	Rp61,165,121.00
2025	Rp61,346,133.00

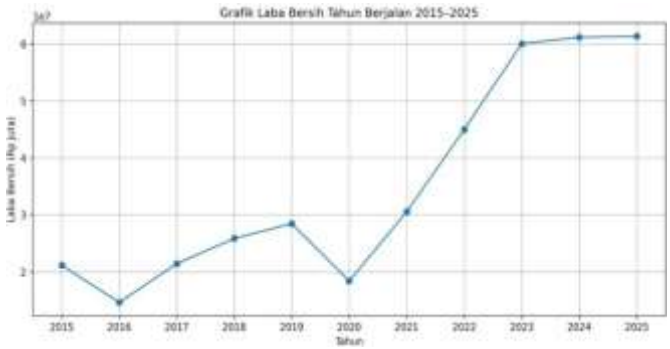


Figure 3 Net Profit Graph

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PT Bank Mandiri Tbk's net profit fluctuated from 2015 to 2025, with a strong post-pandemic recovery. After a 35.3% decline in 2020, net profit increased until 2024, reaching IDR 61.16 trillion. In 2025, net profit increased again by 0.30%, indicating the company's performance remained positive despite slowing growth.

Descriptive Statistical Test

Table 4 Descriptive Statistics Results

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DANA PIHAK KETIGA (DPK)	11	676387261,00	1669414144,0	977636412,45	325369302,22
FEE BASED INCOME (FBI)	11	20090797654	33012742957	28154732461	4273412029,2
LABA BERSIH	11	14650163,00	61346133,00	35274422,636	18210209,867
Valid N (listwise)	11				

Based on descriptive statistics for 11 periods (2015–2025), third party funds (DPK), FBI, and net profit show reasonable and relatively stable data variations. Therefore, the data is suitable for further analysis.

Classical Assumption Test

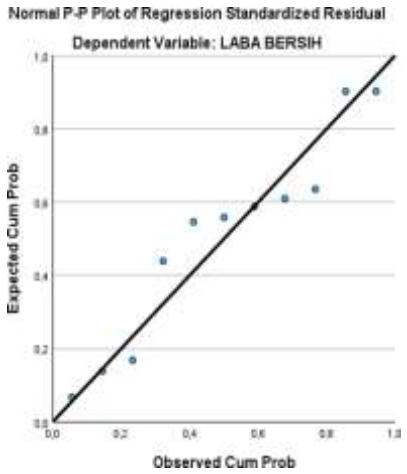


Figure 4 P-Plots Graph

It is known that the distribution of residual points is spread around the diagonal line (not scattered along the diagonal line) and follows the distribution of the residual points. Therefore, it is known that the distribution of residual points is in the normal distribution regression model.

Table 5 Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			11
Normal Parameters[a,b]	Mean		,0000000
	Std. Deviation		8051531,4094
Most Extreme Differences	Absolute		,188
	Positive		,168
	Negative		-,188
Test Statistic			,188
Asymp. Sig. (2-tailed)[c]			,200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		,345
	99% Confidence Interval	Lower Bound	,332
		Upper Bound	,357

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

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It is known that we can see the origin of Nilali Kolmogorov Smirnov, namely Nilali ALsymp. Sig. (2-taliled) equal to 0.200 in the Monte Calrlo Sig value. amounting to 0.345.

Table 6 Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-13963857,507	19083584,505		-,732	,485		
	DANA PIHAK KETIGA (DPK)	,950	,089	,898	5,386	<,001	,882	1,134
	FEE BASED INCOME (FBI)	6,779E-6	,001	,002	,010	,993	,882	1,134

a. Dependent Variable: LABA BERSIH

The multicollinearity test results showed a tolerance value of 0.882 (>0.10) for the DPK and FBI, and a VIF of 1.134 (<10). Therefore, there were no symptoms of multicollinearity and the model was suitable for regression analysis.

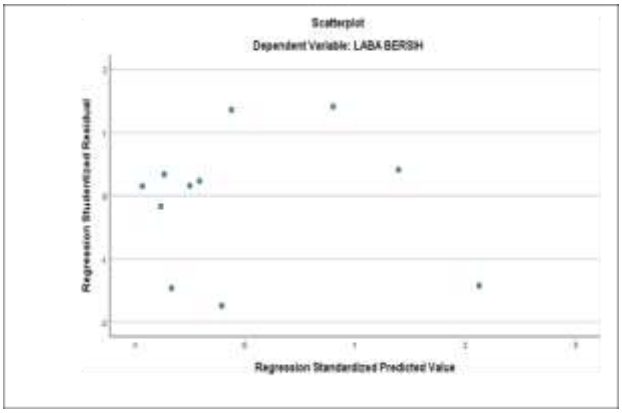


Figure 5 Scatterplot Graph

Based on the scatterplot, the points are randomly distributed above and below 0 without forming any particular pattern. Thus, the regression model does not exhibit heteroscedasticity.

Table 7 Autocorrelation Test Results (Durbin-Watson Test)

Model	R	R Square	AıDJusted R Square	Standard Error of the Estimationate	Durbin-Watson
1	,897a	,805	,756	9001885,77718	1,491

Table 8 Autocorrelation Test Criteria (Durbin-Watson Test)

Hi potesis Zero	Decision	If
Nok Aıyesı Aıutokorelathe Positive	Tollaık	0 < d < dl
Nok Aıyesı Aıutokorelathe Positive	No Decision	dl < d < duı
Nok Aıyesı Aıutokorelaı Negatif	Tollaık	4 - dl < d < 4
Nok Aıyesı Aıutokorelaı Negatif	No Decision	4 - duı ≤ d < 4 -dl
Positive & Negativetif	Nok Rejectedık	twoı < d < 4 – duı

The Durbin-Watson test results show a DW value of 1.491, which is in the uncertain region (dL < DW < dU), so it cannot be concluded whether or not autocorrelation exists. Therefore, additional tests, such as the Runs Test, are needed to confirm the presence of autocorrelation in the regression model.

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Table 9 Results of Runs Test

Test Value[a]	1321427,27365
Number of Runs	5
Z	-,612
Asymp. Sig. (2-tailed)	,540

a. Median

Based on the Runs Test, the Asymp. Sig. (2-tailed) value is 0.540 > 0.05, indicating that the residuals are random and there is no autocorrelation. Thus, the regression model meets the autocorrelation assumption and is suitable for hypothesis testing.

Multiple Linear Regression Analysis

Table 10 Results of Multiple Linear Regression Analysis Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-13963857,507	19083584,505		-,732	,485
	DANA PIHAK KETIGA (DPK)	,050	,009	,896	5.386	<,001
	FEE BASED INCOME (FBI)	6,779E-6	,001	,002	,010	,993

Based on the results of multiple linear regression, DPK has a positive and significant effect on net profit with a Sig. 0.001 < 0.05, while FBI has no significant effect with a Sig. 0.993 > 0.05. Thus, net profit is more dominantly influenced by DPK with a beta coefficient of 0.896.

Coefficient of Determination Test

Table 11 Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,897a	,805	,756	9001885,77718

Based on the determination coefficient test, the Adjusted R Square value of 0.756 shows that DPK and FBI are able to explain 75.6% of the variation in net profit, while 24.4% is explained by other factors outside the model.

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Hypothesis Testing

Table 12 T-Test Results (Partial)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-139638 57,507	19083584, 505		-,732	,485
	FUNDS PARTY THIRD (DPK)	,050	,009	,896	5,386	<,001
	FEE BASED INCOME (FBI)	6,779E-6	,001	,002	,010	,993

a. Dependent Valrialble: LALBAL BERSIH
Sulmber: Halsil Oulpult SPPS 30.0

1. The Effect of Third Party Funds on Net Profit: Third party funds have a positive and significant effect on net profit with a t-test of 5.386 > 2.306 and a Sig. of 0.001 < 0.05. Thus, H_1 is accepted, meaning that an increase in Third Party Funds tends to increase net profit.
2. The Effect of FBI on Net Profit: FBI does not have a significant effect on net profit with a t-test of 0.010 < 2.306 and Sig. 0.993 > 0.05. Thus, H_2 is rejected, meaning that changes in FBI do not have a significant effect on net profit.
3. Conclusion: Partially, DPK has a positive and significant effect on net profit, while FBI does not have a significant effect on net profit of PT Bank Mandiri Tbk for the 2015–2025 period.

Table 13 F-Test Results (Simultaneous)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26678458537 88695,000	2	13339229268 94347,500	16,461	,001b
	Residual	64827158036 2885,500	8	81033947545 360,690		
	Total	33161174341 51580,500	10			

a. Dependent Valrialble: LALBAL BERSIH
b. Predictors: (Constant), FEE BALSED INCOME (FBI), THIRD PARTY DAILY (DPK)
Sulmber: Halsil Oulpult SPPS 30.0

Simultaneously, third party funds (DPK) and FBI significantly influenced PT Bank Mandiri Tbk's net profit for the 2015–2025 period. Therefore, a regression model is suitable for explaining the relationship between the independent variables and net profit.

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Discussion

1. The Influence of Third Party Funds (DPK) on Net Profit at PT Bank Mandiri Tbk for the 2015-2025 Period

The Validity of Third Party Internal (DPK) is known to produce a significant value of 0.001 > 0.05 (5% significance level), so that the Hypothesis H01 (the influence) is rejected and Ha1 (the influence) is not accepted. Then, because the Ttulng is greater than the Ttalbel of 5.386 > 2.306, it is concluded that the Validity of Third Party Internal (DPK) has a positive and significant influence on the Net Balance.

The results of this study support the theory that increasing Third Party Internal Revenue (TDP) increases the internal resources managed by PT Balnk Mandiri Tbk. This is then disbursed in the form of credit in other financing products, which results in increased net profit. Increased net profit also contributes to increased net profit. Therefore, Third Party Internal Revenue (TDP) becomes an important indicator in improving the performance of Balnk.

Thus, the results of this study reinforce the theory that Third Party Internal Control has a positive effect on net income. This means that the greater the Third Party Internal Control that PT Bank Mandiri Tbk has successfully collected, the greater the potential for net income increase that can be obtained through optimal internal control of the company.

The results of this study are in line with the research of Jalmhulrialh and Nulrhalyalti (2021) which examined the influence of Third Party Internal Affairs on the net profit of PT Balnk Negalral Indonesia (Persero) Tbk. The results of this study showed that Third Party Internal Affairs had a positive and significant influence on the net profit of Balnk.

2. The Influence of Fee Based Income (FBI) on Net Profit at PT Bank Mandiri Tbk for the 2015-2025 Period

The value of Fee Balanced Income (FBI) is known to have a significant value of 0.010. The value of 0.010 > 0.05 (significant level of 5%), which is based on the hypothesis H02 (no influence) is accepted and Ha2 (no influence) is rejected. The value of 2.306 is known to have a significant value of 2.306 > 0.010, which is based on the conclusion, Fee Balanced Income (FBI) does not have a significant influence on Net Income.

However, the results of this study indicate that Fee Balanced Income does not significantly affect the net income of PT Bank Mandiri Tbk for the 2015–2025 period. This indicates that even though commission-based income has increased, the contribution of the net income has not been large enough compared to other sources of income, especially interest income. In addition, the increase in operational costs, capital expenditures, and economic factors during the study period may also influence Fee Balanced Income on the net income.

Thus, theoretically, Fee Balanced Income has the potential to increase net profit. However, based on the statistical analysis in this study, the effect is not significant because PT Bank Mandiri Tbk's net profit is more influenced by other factors, such as monthly payments, operational efficiency, credit quality, and loan balances.

The results of this study are in line with the research of ALnalndal Nalulfall ALbiyyul (2022) entitled The Influence of Fee Balanced Income in BOPO Net Balance in Indonesia in 2016–2021. The results of this study show that Fee Balanced Income does not have a net influence.

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3. The Influence of Third Party Funds (DPK) and Fee Based Income (FBI) on Net Profit at PT Bank Mandiri Tbk for the 2015-2025 Period

Based on the results of the SPSS test results, it is known that the Ftalbel value is 16.461, the significance value is 0.001, with the Ftalbel value 4.46, the Ftalbel value > Ftalbel 16.461 > 4.46 in the results significance 0.001 < 0.05 so that H_o3 (aldal of influence) is rejected and H_a3 (no aldal of influence) is accepted. Malkal berdasarrkaln halsil tersebut dalpalt disimpullkaln balhwal Dalnal Pihalk Ketigal (DPK) daln Fee Balsed Income (FBI) secalral simulltaln (bersalmal-salmal) berpengarulh signifikaln terhaldalp Lalbal Bersih.

The results of this study prove that the simultaneous occurrence of Third Party Funds (DPK) in Fee Balanced Income has a significant effect on the net balance of PT Bank Mandiri Tbk for the period 2015–2025. This shows that the mutually complementary variables in increasing the net balance of the credit. Third Party Funds provide a source of productive activities through credit distribution, while Fee Balanced Income provides a balance of non-bulk capital from the balance of the balance. The combination of the kedulal sulmber pendalpaltaln tersempul mampul memberikankaln kontribulsi yalng signifikaln terhaldalp peningkaltaln lalbal bersih perulsalhalaln.

Thus, the results of this research are in line with the theory of balance which states that the increase in the Third Party Fundamentals in Fee Balanced Income will simultaneously improve the structure of balance financial flows, increase the effectiveness of operational activities, and encourage the growth of sustainable net income.

The results of this study are in line with the research of Yullialnal Salri and Vidyal ALmallial Rismalnty (2025) which shows that the Third Party's Internal Fee Balanced Income simultaneously has a significant effect on the net income of the balance sheet. The study explains the increase in internal fees collected from the balance sheet and the balance sheet to increase the balance sheet.

Conclusion

This study found that Third-Party Funds (DPK) were positively and significantly associated with net profit at PT Bank Mandiri Tbk during 2015–2025, whereas Fee-Based Income (FBI) did not show a statistically significant partial relationship with net profit. However, the joint regression test indicated that DPK and FBI were statistically significant when considered simultaneously. The adjusted R^2 of 0.756 indicates that the model explains 75.6% of the variation in net profit within the observed data, while the remaining 24.4% is associated with factors outside the model. These results represent statistical relationships and do not establish that DPK is the principal cause of profit growth.

This study has several limitations. It uses only 11 annual observations from a single bank, PT Bank Mandiri Tbk, and includes only DPK and FBI as independent variables. Consequently, the findings may not capture other factors associated with bank profitability and should not be generalized beyond the study context without further evidence. Future research could extend the observation period, use quarterly or monthly data, and compare several banks to obtain a broader understanding of these relationships. Additional variables, including interest income, operating efficiency, non-performing loans (NPL), and capital adequacy ratio (CAR), could also be incorporated into future models. Practically, Bank Mandiri's management may consider these findings alongside other financial indicators when evaluating third-party fund collection, fund allocation, and the development of fee-based services.

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