The Effect of Profit-Sharing Financing and Receivables towards Total Assets in Islamic Banking: Case Study in BNI Syariah

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Abstract

The objective of my research is to observe at the relationship between receivables, profit-sharing financing to total assets at BNI Syariah Bank from 2016-2020. Total assets in BNI Syariah frequently endure fluctuations in total assets each year, whether receivables and profit-sharing financing have a significant effect on variable Y (total assets). The method that researchers run is a quantitative method using the help of SPPS software, while the variables that influence are the dependent variable receivables and profit-sharing financing. The funding channelled by BNI Syariah is essentially the same as other Islamic banks in Indonesia. Because it still uses an agreement that has long practised in the Islamic banking system, such as the Murabaha contract for the provision of receivables, Mudharabah and Musyarakah contracts for profit sharing between customers and banks. The relationship between Receivables and Revenue Sharing Financing has a positive correlation between variables. This research can also provide some connection between Murabahah and Musharaka which are one of the main product sources of BNI Syariah bank. The originality of the research that the researcher makes is his own, it is not copied and that the researcher's research idea is new and can add new knowledge.
Keywords: receivables; profit-sharing financing; total assets

A. Introduction

A country's economic growth can be designated by the growth of the banking industry in the country. The more developed the banking industry, the better economic growth of the country itself. Because the economic activity intimately correlated to banking. The bank is a financial institution that is a spot for companies, government and private agencies, as well as individuals to save their funds. Within several banking activities and various services implemented, banks assist financing needs and launch payment system mechanisms for all sectors of the economy. The correlation between the bank and the customer involves the customer's demands for

bank services and the ability and availability of the bank to satisfy the customer needs.

The primary purpose of banks is to build and retain customers. Including increasing competition in the banking business needs specific bank always to try to pay attention to the needs and wishes of customers. Moreover, banks also try to fulfil what they expect in ways that are more comforting than those of competing companies. (Gani, 2020)

The development of Islamic banking in Indonesia has become a measure of the success of the existence of the Islamic economy. Bank Muamalat Indonesia is the first Islamic bank and a pioneer for other Islamic banks and has already implemented this system amidst the mushrooming of conventional banks. The 1998 financial crisis has resulted in conventional banks experiencing a collapse from the failure of the interest system that has been implementing. Meanwhile, banks are implementing the sharia system that can still exist and be able to survive. Not only that, during the global financial crisis that hit the world at the end of 2008, financial institutions Sharia has again proven its resilience from the crisis. Islamic financial institutions remain stable and provide benefits, comfort, and safety for the holders of shares, securities holders, financing customers, and customers depositing funds in Islamic banks. (Nofinawati, 2015)

The idea of establishing a sharia bank in Indonesia has appeared since the mid-1970s. This matter was discussed at the national seminar on Indonesia-Middle East Relations in 1974 and 1976 in an international seminar organized by the Institute for Social Studies (LSIK) and the Bhineka Tunggal Ika Foundation.

Banking in Indonesia is now increasingly enlivened by the presence of Islamic banks, which offer financial and investment products in a different way than conventional banks that have been around for a long time. Although it is still considered a "newbie", Islamic banking is developing quite rapidly. Notwithstanding, conventional banks in Indonesia are following the trend by establishing Islamic institutions or Islamic business units themselves. Here is done to get more customers who are involved in the advantages of Islamic banks. The preponderance of Indonesian people are Muslims, so the presence of Islamic banks has become an obsession of many people even before Indonesia's independence. History documents K.H Mas Mansyur, chairman of the Muhammadiyah's great executive board in the 1937-1944 period, had declared that Muslims in Indonesia established to use conventional bank services because they did not yet have a usury-free institution. In 1983 the Indonesian government once planned to implement a "profit-sharing system" in credit which is a concept of Islamic banking. At that time, the condition of the Indonesian banking sector was hard because Bank Indonesia could not control the interest rates in the soaring banks so that the government issued

deregulation on June 1, 1983, which boosts the possibility of banks taking profits from the credit system revenue sharing. (Indonesia, 1983)

Islamic banking is banking based on Islamic values so as usury free. In the current world economic the usury (interest) system, fiat money, commodity money, fractional reserve system in banking, and the acquisition of speculation cause money creation (currency and demand deposits) and siphoning off money in the monetary sector to seek profits without risk. As a result, capital or investment that should have channelled into the real industry for productive purposes frequently fled to the monetary sector and embarrassed growth and even shrank the actual production. The production of money without an attached value will cause inflation. Umer Chapra in his book *Towards a Just Monetary System* said that the main impediment in most Muslim countries for the process of Islamization in banking and would be a substantial freight is debt from inside and outside the flowering country. According to ijma '(consensus) of the jurists without exception, interest is classified as usury because usury has the same meaning and interest with interest (*interest*).

The appearance of the monetary crisis of 1998/1999 has made several economic sectors hard hit by the implementation of the interest system in all conventional banking. Due to high conventional banking interest, various banks in the country went broke. But not for sharia-based banking, this is shown in times of crisis during Islamic banks do not experience problems because of completing a profit-sharing system. Comprehending the success of Islamic banking is facing the global financial crisis, has opened the eyes of several Indonesian Muslim scholars and the government to prove themselves to open interest-free banking and the establishment of Islamic banking.
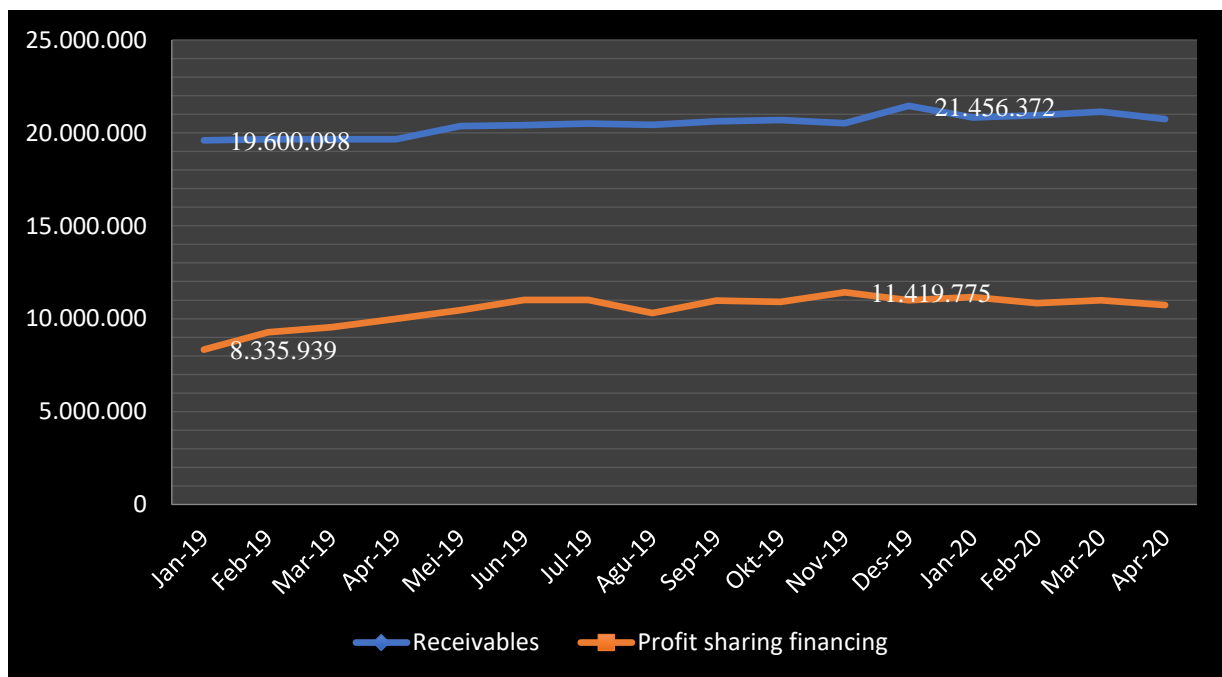
One of the banks that felt the impact of government policy was BNI Bank; Bank BNI had established an Islamic bank to be able to compete with several commercial banks that had developed an Islamic bank. BNI Syariah has published several financing to be able to compete with other Islamic banks, and even conventional banking. BNI Syariah has made various innovations in financing products to attract customers. The financing channelled by BNI Syariah is more to productive and consumptive financing, with multiple facilities offered to customers. Some of the financing channelled by BNI Syariah is OTO iB Hasanah financing which is interesting to do because it is a discovery in Syariah Banking products because most people still do not know much about it. That there is financing for the acquisition of motorized vehicles by offering a low margin.

Receivables distributed by BNI Syariah to customers are also quite large, this means BNI Syariah's trust in channelling financing to the public is also quite good. For example, in terms of marketing and the assessment process for customers it can be said to be quite useful and faster, but it still puts forward principles based on

sharia following the DSN-MUI fatwa and the Sharia Supervisory Board. The Sharia Supervisory Board has conducted several reviews and controls on all products that have been issued by BNI Syariah. The proof of the existence of the Sharia Supervisory Board is an extraordinary impact just like DSN-MUI, which has released several contracts that can apply in BNI Syariah such as the Murabahah, Ijarah and Qard contracts.

Financing channelled by BNI Syariah is also more varied such as the Musyarakah and Mudharabah contracts with a more significant profit-sharing distribution to funding using the Musyarakah contract. The Musyarakah agreement applied to BNI Syariah financing is more the collaboration with the central government and regional governments, where the benefits will equally obtain by both parties, namely the bank and the government. Mudharabah financing channeled to all sectors of the economy that can provide benefits and prohibits distribution for businesses that include illegal elements. Mudharabah financing channeled for the kind of agriculture, trade, construction, and other business services.

Figure 1.0: Total Receivables and Profit-Sharing Financing in BNI 2019-2020 (in million rupiah)

Source: Financial Report BNI Syariah

From the graph above, it can conclude that the receivables and profit-sharing financing at BNI Syariah are quite large when compared to other BNI Syariah assets. That means that the funding provided to the customers is also substantial, remarkably the financing using the Murabahah, Mudharabah and Musyarakah agreements. From the above explanation, the researcher is very interested in

examining the effect of receivables and profit-sharing financing with total assets in BNI Syariah.

Table 1.0: Nisbah profi sharing (BNI Deposito iB Hasanah Regular)

	Customer	Bank
1 month	43%	57%
3 months	44%	56%
6 months	45%	55%
12 months	46%	54%

Table 2.0: Nisbah profit sharing (BNI Deposito iB Hasanah Capitalization)

	Customer	Bank
1 month	43%	57%
3 months	44%	56%
6 months	45%	55%
12 months	46%	54%

Based on the mudharabah contract, the profit-sharing system in BNI Syariah deposits is a percentage of deposit funds that are calculated as profit. However, it needs to be underlined, the application of the ratio here, the customer will benefit when the bank's performance and fund management earn a profit. The returns that customers get also go up. It's just that if the bank loses or the bank's profit falls, then the ratio earned will also decrease. In general, Islamic banking in Indonesia sets deposit terms ranging from 1 month, 3 months, 6 months, 12 months to 24 months. Nevertheless, on BNI Syariah deposits, the term is only up to 12 months. For your reference, here is a list of the BNI Deposito iB Hasanah ratio which is divided into regular and capitalization.

B. Methods

The method that researchers run is a quantitative method using the help of SPPS software, while the variables that influence are the dependent variable receivables and profit-sharing financing. Profit-sharing financing referred to here is the total profit-sharing financing channelled by BNI Syariah banks, both on Mudharabah and Musyarakah principles. Analysis of total profit-sharing funding with the natural logarithm of the value of profit-sharing financing in each month starting in 2016-2020. The use of natural logarithms has the aim so that the results are not biased, given the tremendous value of interbank Islamic profit-sharing financing different. Besides, it intended that the total profit-sharing financing data can typically be distributed and have a minimum error coefficient regression standard. In contrast,

receivables financing uses the principle of Murabahah, Qardh and Lease. (Sugiyono, 2008)

Multicollinearity test aims to test whether the regression model found a correlation between independent variables (independent). Multicollinearity test in this study used to measure the level of association (closeness) of the relationship / between the independent variables through the magnitude of the correlation coefficient (r). Generally, if VIF is more significant than ten or tolerance value <0.10, then the variable has a Multicollinearity relationship with other independent variables. Whereas if the independent variable does not experience Multicollinearity if VIF is smaller than ten or tolerance value> 0.10.

Using p-value approach, we reject the null hypothesis if : p-value < α or α > p-value

and we do not reject the null hypothesis if : p-value $\geq \alpha$ or $\alpha \leq$ p-value

Most parametric methods are based on the normality assumption because the theory behind the test can be worked out with the normal population distribution. The resulting procedures are efficient and powerful procedures for normally distributed data. Other parametric procedures have been developed assuming the population has other distributions, such as the exponential, Weibull, and soon.

$$Zi = \frac{Xi - X}{s} i = 1,2,3, \dots, k$$

Note that X is the sample mean as an estimate of the population mean μ, whereas s is the sample standard deviation as an estimate of the population standard deviation ς. Let Di denote the absolute value of the difference between $F\ Zi$ and $F\ Xi$, that is

$$D_i = |\ F\ (Zi) - F\ (Xi)\ |,\ i = 1,2,3,\ \dots,\ k$$

The value of Di the greatest (maximum) or $Dmax$ is the statistical value of the Kolmogorov-Smirnov test. The statistical value of the Kolmogorov Smirnov test $Dmax$ is then compared with the critical value based on the Kolmogorov-Smirnov distribution table for decision making on hypotheses. The following are the rules for making decisions on hypotheses based on the Kolmogorov-Smirnov test.

C. Results and Discussion

The results of this study, the researcher wanted to see how the relationship between profit-sharing financing and receivables on the total assets of the BNI Syariah bank. The financing provided by BNI Syariah is very diverse, such as consumer financing, Micro, KUR iB Hasanah, Corporations, and Small and Medium Enterprises.

Table 1.0: Normality Test Results

N		Profit Sharing Financing	Receivables	Total Assets
		52	52	52
Normal Parameters[a,b]	Mean	6755667.23	18076139.73	36066808.33
	Std. Deviation	2869958.789	2239889.367	7975366.845
Most Extreme Differences	Absolute	.199	.126	.104
	Positive	.199	.084	.104
	Negative	-.124	-.126	-.097
Test Statistic		.199	.126	.104
Asymp. Sig. (2-tailed)		**.000[c]**	**.039[c]**	**.200[c,d]**

The normality test results based on the Kolmogorov-Smirnov test one sample table below, the Asypm.Sig. (2-tailed) value is 0.200 or above 0.05 and 0.039, which means normal data distribution. Nevertheless, the application of the Kolmogorov Smirnov test for profit-sharing financing is that if the significance is below 0.05, the data to be tested has a significant difference from the standard average data, meaning the data is not normal.

Table 2.0: Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.970[a]	.941	.939	1967990.283	**.533**

Table 3.0: Run Test

	Unstandardized Residual
Test Value[a]	-313825.66587
Cases < Test Value	26
Cases >= Test Value	26
Total Cases	52
Number of Runs	15
Z	-3.361
Asymp. Sig. (2-tailed)	**.001**

Based on the "*Model Summary*" output table above, it is known that the Durbin-Watson (d) value is 0.533. Furthermore, this value will compare with the Durbin Watson table value of 5% significance with the formula (k; N). The number of independent variables is 2 or "k" = 2, while the number of samples or 'N "= 52, then (k; N) = (2; 52). 0.533 smaller than dL (1.4741), which means there is autocorrelation. Another proof that can do is with a runtime test. Asymp.Sig. (2-Tailed) value is smaller than 0.05, then there are autocorrelation symptoms, where 0.001 <0.05.

Table 3.0: Tabel Durbin-Watson (DW), α = 5%

N	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
39	1.4347	1.5396	1.3821	1.5969	1.3283	1.6575	1.2734	1.7215	1.2176	1.7886
40	1.4421	1.5444	1.3908	1.6000	1.3384	1.6589	1.2848	1.7209	1.2305	1.7859
41	1.4493	1.5490	1.3992	1.6031	1.3480	1.6603	1.2958	1.7205	1.2428	1.7835
42	1.4562	1.5534	1.4073	1.6061	1.3573	1.6617	1.3064	1.7202	1.2546	1.7814
43	1.4628	1.5577	1.4151	1.6091	1.3663	1.6632	1.3166	1.7200	1.2660	1.7794
44	1.4692	1.5619	1.4226	1.6120	1.3749	1.6647	1.3263	1.7200	1.2769	1.7777
45	1.4754	1.5660	1.4298	1.6148	1.3832	1.6662	1.3357	1.7200	1.2874	1.7762
46	1.4814	1.5700	1.4368	1.6176	1.3912	1.6677	1.3448	1.7201	1.2976	1.7748
47	1.4872	1.5739	1.4435	1.6204	1.3989	1.6692	1.3535	1.7203	1.3073	1.7736
48	1.4928	1.5776	1.4500	1.6231	1.4064	1.6708	1.3619	1.7206	1.3167	1.7725
49	1.4982	1.5813	1.4564	1.6257	1.4136	1.6723	1.3701	1.7210	1.3258	1.7716
50	1.5035	1.5849	1.4625	1.6283	1.4206	1.6739	1.3779	1.7214	1.3346	1.7708
51	1.5086	1.5884	1.4684	1.6309	1.4273	1.6754	1.3855	1.7218	1.3431	1.7701
52	1.5135	1.5917	**1.4741**	**1.6334**	1.4339	1.6769	1.3929	1.7223	1.3512	1.7694

53	1.5183	1.5951	1.4797	1.6359	1.4402	1.6785	1.4000	1.7228	1.3592	1.7689
54	1.5230	1.5983	1.4851	1.6383	1.4464	1.6800	1.4069	1.7234	1.3669	1.7684
55	1.5276	1.6014	1.4903	1.6406	1.4523	1.6815	1.4136	1.7240	1.3743	1.7681

Table 4.0: Intercorrelation

		Total Assets	Receivables	Profit Sharing Financing
Pearson Correlation	Total Assets	1.000	.956	.933
	Receivables	.956	1.000	.903
	Profit Sharing Financing	.933	.903	1.000
Sig. (1-tailed)	Total Assets	.	.000	.000
	Receivables	.000	.	.000
	Profit Sharing Financing	.000	.000	.
N	Total Assets	52	52	52
	Receivables	52	52	52
	Profit Sharing Financing	52	52	52

The result of the correlation between variables X_1 (Receivables) and X_2 (Revenue Sharing Funding) is r = 0.903. Because of the value of 0.903> 0.8, multicollinearity symptoms detected.

Table 5.0: Standard Multicollinearity Error Test

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-10530045.636	3933158.056		-2.677	.010
	Receivables	2.186	.291	.614	7.524	.000
	Profit Sharing Financing	1.052	.227	.379	4.639	.000

The coefficient table above can note that the standard error value is less than one, namely $X_1 = 0.291$, $X_2 = 0.227$. But the beta coefficient value is more than one, namely $X_1 = 2.186$, $X_2 = 1.052$. It can conclude that the standard error value is low, and multicollinearity is detected.

Table 6.0: VIF and Tolerance Multicollinearity Test

95.0% Confidence Interval for B		Collinearity Statistics	
Lower Bound	Upper Bound	Tolerance	VIF
-18434022.670	-2626068.602		
1.602	2.770	.184	5.434
.596	1.508	.184	5.434

VIF value = 5.434 <10, and Tolerance value = 0.184> 0.01. Then it can be concluded that there is no multicollinearity problem.

Table 7.0: Collinearity Diagnostics

				Variance Proportions		
Model	Dimension	Eigenvalue	Condition Index	(Constant)	Receivables	Profit Sharing Financing
1	1	2.915	1.000	.00	.00	.00
	2	.083	5.910	.02	.00	.21
	3	.002	41.558	.98	1.00	.79

Eigenvalue = 0.02> 0.01
Condition Index = 41,558> 30

It can conclude that multicollinearity symptoms do not occur in the regression model. So that multicollinearity is not a problem, so the test results are said to be reliable or trustworthy.

Table 8.0: Correlations Test

		Receivables	Profit Sharing Financing	Total Assets
Receivables	Pearson Correlation	1	.903**	**.956****
	Sig. (2-tailed)		.000	.000
	N	52	52	52

Profit Sharing Financing	Pearson Correlation	.903**	1	**.933****
	Sig. (2-tailed)	.000		.000
	N	52	52	52
Total Assets	Pearson Correlation	.956**	.933**	1
	Sig. (2-tailed)	.000	.000	
	N	52	52	52

Based on the data above:

Significance Value Sig. (2-tailed) from the output table above is known the value of Sig. (2-tailed) between X_1 (Receivables) and Y (Total Assets) is 0.000 <0.05, which means there is a significant correlation between the variables X_1 and Y. Furthermore, the relationship between X_2 (Revenue Sharing Funding) with Y (Total Assets) has a Sig. (2-tailed) of 0.000 <0.05, which means that there is a significant correlation between X_2 and Y.

Based on the calculated r-value (Pearson Correlations), X_1 with Y is 0.956> r table 0.279. X_2 with Y 0.933> r table 0.279. It can conclude that there is a relationship or correlation between variables X_1, X_2 and Y.

Table 9.0: Test of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Receivables	.126	52	**.039**	.931	52	.005
Profit Sharing Financing	.199	52	**.000**	.860	52	.000
Total Assets	.105	52	**.200***	.949	52	.025

Significance value (Sig.) <0.05, then the variable is not normally distributed.

Significance value (Sig.)> 0.05, then the variable is normally distributed.

Sig X_1 = 0.039 <0.05

Sig X_2 = 0,000 <0.05

Sig Y = 0.200> 0.05

I use the Kolmogorov-Smirnov method

Table 10: Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Receivables	52	100.0%	0	0.0%	52	100.0%
Profit Sharing Financing	52	100.0%	0	0.0%	52	100.0%
Total Assets	52	100.0%	0	0.0%	52	100.0%

Sources of data from this study amounted to 52 with a percentage of 100%.

Table 10: Partial Correlation Test

Control Variables			Receivables	Profit Sharing Financing	Total Assets
-none-[a]	Receivables	Correlation	1.000	**.903**	.956
		Significance (2-tailed)	.	.000	.000
		df	0	50	50
	Profit Sharing Financing	Correlation	.903	1.000	.933
		Significance (2-tailed)	.000	.	.000
		df	50	0	50
	Total Assets	Correlation	.956	.933	1.000
		Significance (2-tailed)	.000	.000	.
		df	50	50	0
Total Assets	Receivables	Correlation	1.000	.108	
		Significance (2-tailed)	.	.449	
		df	0	49	
	Profit Sharing Financing	Correlation	.108	1.000	
		Significance (2-tailed)	.449	.	
		df	49	0	

If the Significance Value (2-tailed)> 0.05, then H_0 is accepted H_a is rejected, <0.05 then H_0 is rejected, and H_a is accepted. Correlation = 0.903 (positive) and significance (2-tailed) is 0.000 <0.05, it can conclude that there is a positive and significant relationship between X_1 and X_2, and the correlation value of 0.903 falls into the powerful category. 0.000 < 0.05 Has a positive relationship between the sharing of financing and receivables at the BNI Syariah bank which of course will also affect the total assets of the bank or bank income. Total assets of BNI Syariah banks are increasing from year to year, where the amount of financing channeled to customers increasing as well. The partial correlation test above shows that the presence of the total asset variable above as a control variable will influence the relationship between the financing and accounts receivable variables. Thus, it can conclude that the financing and accounts receivable variables are not the only variables that determine the increase in total assets at BNI Syariah bank.

D. Conclusion

Financing and receivables are not variables that determine all total assets in the BNI Syariah. Because many other factors determine the total amount of assets in the bank, this is little evidence that financing and receivables are one of the products of BNI bank which are quite widely used by a customer. Financing in BNI Syariah is now more varied considering the competition between Islamic banks in Indonesia is increasingly competitive, especially to attract customers who are not only Muslim but also non-Muslim.

From the discussion of the results above, it can conclude that the relationship between Receivables and Revenue Sharing Financing has a positive correlation between variables. In contrast, the relationship between X1, X2 and Y as control variables is not significant, because it influenced by several other variables not included in the study. Besides, there are also symptoms of multicollinearity between X1 and X2, which are detected while the standard error is low. Seeing the VIF (Variance Inflation Factor) value is less than 10, and the tolerance value is more than 0.01, meaning there is no multicollinearity problem. That means that the test results are said to be reliable.

There may be some shortcomings in this study, due to the limitations of previous studies with the same theme. Positively, other researchers can raise the same theme with deeper research that is not only in the BNI Syariah bank but also in other Islamic banks in Indonesia.

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