

The Management Perspective Of Savings, Deposits, And Receivables In Syariah Bank Ntb. Indonesia

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Abstract: *This study aims to determine the effect of mudharabah deposits and mudharabah deposits on murabahah receivables at BPRS Patuh Beramal, Dinar Asri and Tulen Amanah which can produce statistical tests for each of these variables. This means that the number of these two types of funds for Islamic banks needs to be increased considering the nature of these funds has a grace period for disbursement by customers and banks can more freely manage them into productive assets.*

Keywords: *Mudharabah Deposits, Mudharabah Deposits, and Murabahah Receivables / Financing*

1. INTRODUCTION

The banking industry, which has developed rapidly in the last few decades, still leaves most people without access to even the most basic financial services. World Bank publication In 2009, most of the population of developing countries do not have an account at a bank, then the World Bank states that there are at least four types of services that are vital to people's lives, namely deposit services, credit services, payment system services and insurance including pension funds, fourth This service is a basic requirement that must be possessed by the community in order to have a better life. Bank Indonesia (2013).

Based on Law No.10 of 1998, Article 1 paragraph 2, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large, then paragraph 3 , Commercial Bank is a bank that carries out business activities conventionally and or based on Sharia Principles which in its activities provides services in payment traffic, hereinafter paragraph 4 Rural Bank is a bank carrying out business activities conventionally or based on Sharia Principles which in its activities does not provide services. in payment traffic.

Based on this definition, it can be concluded that there are two types of banks, namely commercial banks and rural banks, while from their operations there are two types of banks, namely conventional banks and syari'ah banks. Meanwhile, Islamic banking based on Act No.21 of 2008, Article 1 paragraph 1 Sharia Banking is everything that concerns Sharia Banks and Sharia Business Units, including institutions, business activities, and methods and processes for carrying out their business activities.

The first Islamic-based financial institution was pioneered by Dr. Ahmad El Najjar in a Mit Ghamr Village in Egypt in 1963, with the name Mit Ghamr Bank Saving or more

popularly known as Mit Ghamr Bank. Mit Ghamr's success inspired the establishment of a bank based on sharia, including in 1973 Filipino Muslim professionals and intellectuals founded the Amanah Bank, then in the same year the Islamic Conference Organization (OIC) founded the International Development Bank based in Jeddah, and in Indonesia it was marked by its establishment. Muamalat bank in 1992. Rizal et al (2016: 14). Since then, many Islamic financial institutions have emerged, both Islamic commercial banks and Islamic financing banks.

Sharia Financing Banks or more popularly known as BPRS, nationally as many as 167 with assets of Rp. 10.5 trillion. OJK (2018). Of the 167 BPRS in Indonesia, three of them are in West Nusa Tenggara Province, namely BPRS Patuh Beramah, BPRS Dinar Asri and BPRS Tulen Amanah. Based on information obtained from published financial reports that the most dominant financing at BPRS is murabahah financing, this is interesting to study considering that alternative financing that can be done besides murabahah financing is mudharabah financing and musyarakah financing, both of these have very small portions, with the reason that The classic that always comes up is the hard looking honest person.

Mudharabah is a cooperation agreement between two parties in which the first party (shahibul maal) provides capital while the other party manages. Profits are divided according to the agreement, if the loss is borne by the owner of the capital, but if the loss is due to the negligence of the manager, the loss will be borne by the manager, Antonio (1999: 171). Applications in banking can be applied to financing or raising funds. Mudharabah savings are time deposits or special savings, namely Hajj savings, Umrah savings, qurban savings, aqiqah savings and others.

Furthermore, mudharabah deposits in this case Antio (1999) explain that mudharabah deposits are of two types, namely ordinary deposits or also known as mutlaqah deposits where banks are free to manage them, while special deposits or what is also called muqayyad deposits are deposits managed by banks with certain conditions. for example for murabahah only or ijarah. In this study, ordinary deposits are used.

The results of Novianti's previous research (2016) prove that simultaneously mudharabah deposits and mudharabah savings have a significant effect on murabahah financing, but partially mudharabah deposits have a significant effect on murabahah accounts and mudharabah savings have no effect on murabahah receivables. Meanwhile, Sulistya's research results (2017) also prove that third party funds have an effect on murabahah receivables. The same results of Kelana's research (2017) prove that wadiah and independent savings simultaneously have an effect on murabahah receivables. Likewise, Nur's research results, Azizah (2018) prove that wadiah funds and mudharabah deposits have an effect on murabahah receivables.

2. RESEARCH METHODS

This type of research used in this study is a causal relationship. Causal relationship is a relationship that is cause and effect (Sugiyono, 2016: 37). because this research can provide empirical evidence to determine the effect of mudharabah deposits and mudharabah deposits on murabahah financing.

The analysis tool used is multiple linear regression with a structural equation model as follows (Ghozali, 2011):

$$Y = b_0 + b_1X_1 + b_2X_2 + e$$

Information :

- Y1 = Murabaha Receivable
- b1 = regression coefficient
- X1 = Mudaraba Savings
- X2 = Mudharabah Deposits
- e = Residual Value

The t test is used to test how far the influence of each independent variable used in this study individually in explaining the dependent variable. The t test is done by comparing the t count against the t table with the following assessment criteria:

If the significance probability value > 0.05 means that the independent variable individually does not have a significant effect on the dependent variable. If the significance probability value < 0.05 means that the independent variable individually has a significant effect on the dependent variable. If t count < t table, it means that the independent variables individually have no effect on the dependent variable. If t count > t table, it means that the independent variables individually have a significant influence on the dependent variable.

3. RESULTS AND DISCUSSION

Sharia Commercial Banks or Sharia BPRs in Indonesia are based on the demands of the Islamic ummah to have an economy in accordance with what has been stipulated by Allah and His Messenger in the Al-Qur'an and Sunnah, especially in banking that is riab-free. Sharia Financing Banks or more popularly known as BPRS, nationwide as many as 167 with assets of IDR 10.5 trillion. OJK (2018). Of the 167 BPRS in Indonesia, three of them are in West Nusa Tenggara Province, namely BPRS Patuh Beramah, BPRS Dinar Asri and BPRS Tulen Amanah.

As we know, BPRS in operation only serves savings and financing. Products related to savings or savings include wadiah savings, mudharabah savings and mudharabah deposits. Meanwhile, related to product financing offered is buying and selling or more popularly known as Murabahah, and profit-sharing based financing, namely mudarabah and musyarakah financing and qardul hasan financing, apart from that BPRS also serves leasing or Ijarah, pawning and others.

This study tries to analyze the effect of mudharabah deposits and mudharabah deposits on murabahah accounts at BPRS Putuh Beramal, BPRS Dinar Asri and BPRS Tulen Amanah.

The results of the multiple linear regression test can be seen from the Coefficients table as follows:

Table 1 Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	
1	(Constant)	-1.989	1.269	

	Mudharabah Savings	.286	.106	.282
	Mudharabah Deposits	.865	.125	.724

Source: Data Processed 2020

The regression efficiency value of the mudharabah savings variable (b1) is positive, namely 0.286. This means that any increase in mudharabah savings of Rp. 1.00 will cause an increase in murabahah receivables by Rp. 0.286, assuming other independent variables have a fixed value.

The regression coefficient value of the dividend per share (b2) variable is negative, namely 0.865. This means that for each increase in mudharabah deposits of Rp. 1.00, the murabahah receivables will increase by Rp. 0865, assuming other independent variables have a fixed value.

The t statistical test is used to determine whether or not the influence of each independent variable individually on the dependent variable is tested at the 0.05 significance level. If the significance value is ≥ 0.05 , the independent variable does not have a significant effect on the dependent variable, whereas if the significance value is ≤ 0.05 , the independent variable has significance on the dependent variable.

Table 2

Hypothesis testing

Model	Standardized Coefficients		t	Sig.
		Beta		
1	(Constant)		-1.568	.134
	Mudharabah Savings	.282	2.682	.015
	Mudharabah Deposits	.724	6.894	.000

Source: Data Processed 2020

Based on the table above, a significance level of 0.015 is obtained. Because the level of significance is $0.015 < 0.05$, the proposed hypothesis is accepted, or in other words, H_0 is rejected and H_a is accepted. Thus mudharabah savings have a significant positive effect.

Mudharabah savings are one of the sources of funds that can be explored even more considering that this fund has a very large potential, this can be seen from the very large interest of the Islamic ummah in West Nusa Tenggara to perform Hajj and Umrah. Aqiqah savings are also interesting to market considering that aqiqah is an obligation for Muslims who have a newborn son or daughter to slaughter two goats for boys and one goat for girls. Education Fund Savings, no less interesting to market because it has become a problem for every parent during the new school year, really requires a large enough fund to enter a new school, this savings in education funds is very helpful for parents, especially those with low incomes. All types of special savings mentioned above have a very large potential in West Nusa Tenggara considering the majority of the Muslim ummah, it is necessary to pay special attention to the BPRS.

In line with the theory of research results related to third party funds, especially mudharabah savings, have a significant positive effect on murabahah receivables, and the results of this study support Sulistya's (2017) research. The results of this study indicate that Third Party Funds (DPK) have a positive effect on Murabahah Financing. And it is different

from the results of Novianti's (2016) research that savings have no effect on murabahah receivables.

Based on the table above, it is obtained a significance level of 0.000. Because the significance level is $0.000 < 0.05$, the proposed hypothesis is accepted, or in other words H_0 is rejected and H_a is accepted. Thus mudharabah deposits have a significant positive effect on murabahah receivables.

Time deposits or time deposits are one of the types of third party funds that are most in demand by depositors, because banks usually provide a higher profit share for these deposits than other deposits, making it very attractive for customers to place their funds in deposits. For BPRS, the profit sharing for deposits and mudharabah deposits is also influenced by the amount of profits obtained by the bank, not solely because of the large profit sharing ratio, therefore the profit sharing at the Islamic bank can be much greater than conventional banks. Based on data on mudharabah deposits at BPRS, it has a fairly large market share, meaning that for BPRS these funds have had a significant effect on the growth of bank assets.

Based on the research results mudharabah deposits have a significant positive effect on murabahah receivables and are in line with the theory. The results of this study are also in line with the results of researcher Novianti (2016), where deposits have a positive effect on Murabahah Financing

4. CONCLUSION

Sharia banking is growing rapidly from day to day, as a sign that the Islamic ummah wants to uphold their economy in accordance with the Qur'an and Sunnah. However, in the fact that most of the Muslims do not understand Islamic economics, they are more familiar with capitalist economics. On the other hand, even the managers of Islamic financial institutions have not fully complied with Islamic banking, so that in practice many are contrary to the syareat. However, it is necessary to pay attention to the spirit of the Muslim ummah to return to the right path in economy, especially banks that are usury-free.

The facts prove that Islamic banking products are in great demand by the ummah, such as mudharabah deposits and mudharabah deposits, as well as murabahah financing. The results of this study prove that mudharabah deposits have an effect on murabahah receivables, likewise mudharabah deposits have an effect on murabahah receivables, meaning that these two types of funds for Islamic banks need to be increased considering the nature of these funds has a grace period for disbursement by customers, and banks can be more flexible. to manage it into a productive asset.

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