



## The Effect of Financing Trading, Profit Sharing and Ijarah to Falah in Sharia Banks

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### ABSTRACT

Each industry or individual cannot be separated from the need for funding to finance the industry or carry out consumption. Financing can be very crucial because this financing factor is as the key of development of Islamic business in the future. Ideally, Islamic Bank financing is dominated by the principle of purchase and sales financing, the principle of profit-sharing financing and the principle of ijarah financing where those financing is held using bargaining agreements and profit-sharing which must be agreed by sharia principle.

This research examines the effect of information content on the principle of purchase and sales financing, the principle of profit-sharing financing and the principle of ijarah financing to falah of Islamic bank (BUS). This sample uses purposive sampling method in BUS that exists and releasing financial statements between 2011 and 2016 in which they are not loss. Data is collected from Bank Indonesia and the BUS website's.

The result of this research using Structural Equation Modeling (SEM) shows that two variables which are the principle of purchase and sales financing and the principle of profit-sharing financing have positive significantly affect to falah in Islamic bank.

## 1. INTRODUCTION

Banks are financial intermediary institutions commonly called financial intermediaries. This means that a bank institution is an institution whose activities are related to problems money which is a means of facilitating trade. One operational activity bank is raising funds from a surplus party and distributing them in the form of credit or financing to a deficit party either for investment activities, as capital work or for consumption purposes. Credit is the main source of bank's income. If credit management is

successful, then the bank's business is successful. Before banking Sharia exists, banks that are in credit management adhere to the interest system.

Indonesian Ulama Council (MUI) held on 18-20 August 1990 about Bank and Banking Interest Workshop in Cisarua, Bogor, West Java. Workshop Results. The discussion was discussed in more depth at the Fourth MUI National Conference in 1990. Based on the mandate of MUNAS IV MUI, a working group was formed to establish an Islamic bank in Indonesia (Antonio, 2001: 25).

Islamic banks, often called sharia banks, are expected to support the Islamic economy which is believed to be able to replace and improve the conventional economic system based on interest. Sharia Bank applies a profit sharing system in its operations and therefore the most common formula for defining an Islamic bank is a bank operates according to the principles of Islamic law by referring to the Qur'an and Hadith as a legal and operational basis for the bank and other parties to save funds or finance business or other banking activities financing of purchase and sales in Islamic banking is carried out in connection with the existence transfer of ownership of goods or objects. Funding the principle of purchase and sales is there three types, namely: 1) murabaha; 2) sa; 3) istishna. One of the objectives of this financing is the interest specified above and part of the price goods on sale. This advantage will become an income for banks sharia.

While financing with the principle of profit sharing is a form of cooperation between the two or more parties where the capital owner entrusts some capital to the manager both with a 100% contribution or not with a distribution agreement the profit. This profit will be one of income.

In addition to the above financing, there are also Islamic banking financing with principles ijarah. The financing of the ijarah principle is based on the transfer of benefits. Basically the principle of ijarah is the same as the principle of purchase and sales, but the difference lies in transaction object. In purchase and sales objects the transaction is goods, while in ijarah the object of the transaction is services. At the end of the lease period, the bank may sell the goods leased it to the customer. Because of that, ijarah is known in Islamic banking munthiyah bittamlik (rent to be followed with ownership transfer). The rental price and selling price are agreed at the beginning agreement. This rental price will later become income.

Purnamasari (2009) said that financing or credit management is the main key for national banks to survive in the tight competition, as well will provide the expected revenue and profit. The main purpose of granting credit conventional banks are profit-oriented. While in Islamic banking is different with conventional banks namely falah oriented Islamic banking namely prosperity in world and happiness in the afterlife,

because in carrying out its intermediation function

Islamic banking only channel financing to businesses that are halal and the public financed by Islamic banking will be helped because the yield must be paid depending on the results of their efforts so they will not be tortured with payment of interest for which the amount has been determined without considering the results business.

Karim (2004: 87) states financing the principles of purchase and sales and ijarah, level bank profits are determined in advance and become part of the price of goods or services on sale. While financing profit sharing, the profit rate is determined by the profit sharing ratio agreed in advance. This means the purpose of giving credit or financing is based the principle of sharia is to make a profit. In addition to aiming Islamic banking make a profit, Islamic banking will issue zakat that must be received by mustahiq zakat. That is, falah-oriented Islamic banking that is prosperity in the world and happiness in the afterlife.

Prosperity in the world can be implemented with profit and happiness in the afterlife can be implemented by increasing our worship, one of which is helping people in social welfare. In Islamic banking banks sharia has a function as a manager of social funds for collection and distribution of zakat, infaq and sadaqah (ZIS), according to Triyuwono (2009) zakat is a connecting bridge between profane (world) and sacred (ukhrawi) human activities. He (zakat), as a bridge to provide ontological awareness for human beings that everything the form of profane activity is always closely linked to the position of man before God in the future in the Hereafter. Purnamasari (2009) explains that mudharabah financing is influential to the profit of Bank Syariah Mandiri and Bank Muamalat Indonesia and own positive relationship. Musharaka financing does not affect the profit of Bank Syariah Mandiri and Bank Muamalat Indonesia. Whereas murabaha financing is not influence the profit of Bank Syariah Mandiri and Bank Muamalat Indonesia. Other than that, mudharabah financing, musyarakah financing and murabaha financing simultaneous effect on the profit of Bank Syariah Mandiri and Bank Muamalat Indonesia.

Considering the above and research by Purnamasari (2009), The author is interested in re-examining the effect of Islamic principles

financing on Islamic bank earnings. But the difference, in previous studies only examine the effect of financing the principle of profit sharing and murabaha financing only one of the financing of purchase and sales principles. While this research will examine the influence of the main product of Islamic banking, namely financing the principle of purchase and sales, financing profit sharing principle and ijarah financing principle. Another difference with research Previously, in this study, it was not the effect of financing on earnings, however the influence of Islamic banking financing on falah.

By paying attention to the background of the problem in this study, the subject matter. The problems in this research are:

- a. Does financing the sale and purchase principle affect falah?
- b. Does financing for profit sharing principle affect falah?
- c. Does the financing of the ijarah principle affect falah?

## 2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Net income is operating income divided by income tax (Hansen and Mowen, 2000: 430). According to Keown, et al (2008: 35) net income is an explanation that show the company's loss or profit for a certain period or can also interpreted as income generated from a certain period or can also interpreted as income generated from business activities and financing activities.

In addition, Keown et al (2008: 53) also explain that net income is income obtained from sales after deducting cost of goods manufactured, operating costs, interest expense, and taxes. Fess and Warren (in Nafarin, 2007: 54) say that net income is excess income over expenses incurred in the process of generating income.

Meanwhile, according to Aliminsyah (2003: 408) net income is a profit obtained from gross profit less operating costs, such as rent, marketing, taxes, salaries, electricity lighting, interest and depreciation. Based on the opinion above, it can be it is concluded that net profit after tax (EAT) is the profit derived from operating income after deducting income tax.

### **Effect of financing the sale and purchase principle of falah.**

Karim (2004: 88) financing purchase and sales in Islamic banking is carried out in connection with the transfer of ownership transfer of goods or objects. Profit rate the bank is determined up front and becomes part of the price goods sold. From activity financing the sale and purchase principle provided by Islamic banking to customers, banks sharia will generate murabahah margin income and ishtisna net income. With the existence of sharia banking income will increase sharia banking profits. According to Aliminsyah (2003: 408) net income is a profit obtained from gross profit less operating costs, such as rent, marketing, taxes, salaries, electric lighting, interest and shrinkage. The EAT profit has been reduced zakat and tax burden. With the existence of financing the sale and purchase principle, Islamic banking expected to increase falah.

According to Wijayanti (2007) states that murabaha financing influences significant impact on the profitability of Bank Syariah Mandiri and Bank Muamalat partially. In addition, in this study not only muarabahah financing, but also financing the sale and purchase principles including istishna financing which will later affect on falah.

H<sub>1</sub>: financing principle of trading influence on falah.

### **Effect of profit sharing principle on falah.**

According to Wijayanti (2007) states that mudharabah and financing musyarakah has a significant effect on the profitability of Bank Syariah Mandiri and the Bank Muamalat partially. According to Kasmir (2002), Islamic banks for distribution of funds we are familiar with profit sharing financing. If in conventional bank profits accrued from interest charged, whereas Islamic banks there is no term interest but implementing a profit sharing system. From this profit sharing, Islamic banking gets revenue sharing.

By providing profit sharing financing to customers, Islamic banking will later get income in the form of revenue sharing from mudharabah or musyarakah profit sharing revenue. Thus, Islamic banking is expected increase company profits. In addition, Islamic banking must issue zakat from banks every year which will reduce profits. Accordingly, shows that the EAT profit of sharia banking has been reduced to zakat, which

will later be financed profit sharing principles can increase falah.

H<sub>2</sub>: financing the profit sharing principle is influential against falah.

### Effect of ijarah principle financing on falah.

According to Karim (2004: 91) rent in Islamic banking is called ijarah. Ijarah based on the transfer of benefits. So basically the principle of ijarah is the same as the principle of purchase and sales, but the difference lies in the object of the transaction. When purchase and sales the object of the transaction is the goods in ijarah the object of the transaction is the service. Rental price agreed at the beginning of the agreement.

With the financing of the ijarah principle, Islamic banking will get income for Islamic banking in the form of ijarah rental income which can later increase company profits. In addition, Islamic banking must issue zakat from banks every year which will reduce profits. Accordingly, shows that the EAT profit of sharia banking has been reduced to zakat, which will later be financed profit sharing principles can increase falah.

H<sub>3</sub>: ijarah principle financing influences falah.

## 3. RESEARCH METHOD

Based on the background of the problem and the formulation of the existing problem. The study were classified as explanatory research. Data is obtained from the websites of the respective Islamic banks and Bank Indonesia needed for this research in the form of Islamic Bank (BUS) financial statements ended December 31 between 2011 and 2016.

The population of this research is the Sharia Commercial Bank (BUS), namely PT Bank Syariah Muamalat Indonesia, PT Bank Syariah Mandiri, PT Bank Syariah Mega Indonesia, PT Bank Syariah BRI, PT Bank Syariah Bukopin, PT Bank panin Syariah, PT Bank Victoria Syariah, PT BCA Syariah, PT Bank Syariah BNI and PT Bank Jabar and samples were selected using the Purposive Sampling method . Purposive Sampling is a deliberate set of samples by researchers and based on certain criteria (Faisal, 1995: 67). Sample selection based on criteria predetermined is the Sharia Commercial Bank (BUS) that stands and issues its financial statements between 2011 and 2016 and during that period no experience a loss.

Financing the principle of purchase and sales, the principle of profit sharing and the principle of ijarah influence falah. This can be seen from the regression coefficient value of the independent variable. Value of each independent variable regression coefficients of the linear regression model provides description of that:

- a. Regression coefficient of variable financing principle (X<sub>1</sub>) shows the estimated value parameter of 0.328 and significant at 5% illustrates that financing the principle of purchase and sales has a positive influence on the magnitude of falah, meaning with the greater the principle of financing the sale and purchase, the falah will be even higher.
- b. Regression coefficient of profit sharing principle (X<sub>2</sub>) financing variable indicates the estimated value parameter of 0.804 and significant at 5% illustrates that financing the principle of revenue sharing has a positive effect on the magnitude of the term, meaning with the greater the principle of profit sharing financing, the higher the falah.
- c. Regression coefficient of ijarah principle (X<sub>3</sub>) financing variable shows the estimated value parameter of -0.439 and significant at 5% illustrates that financing the principle of ijarah has a negative influence on the magnitude of falah, meaning with the greater the financing of the ijarah principle, the falah will be lower.

## 4. RESULTS AND DISCUSSION

This test is used to determine the effect of independent variables (X) on variables bound (Y) partially. In this study the t test was used to see the effect of independent variable (X) partially to the dependent variable (Y) with a significance level that is an expected 5% or 95% research confidence level. Decision making criteria is if  $t_{\text{arithmetic}} > t_{\text{table}}$  then H<sub>0</sub> is rejected and H<sub>a</sub> is accepted, so the independent variable is partial has a significant effect on the dependent variable and vice versa if  $t_{\text{arithmetic}} < t_{\text{table}}$  then H<sub>0</sub> is accepted and H<sub>a</sub> is rejected, so partially free variables do not have influence on the dependent variable.

T value can be seen in the data processing results table. To get value t table, can be seen in the Student t table, namely in Degrees of Freedom (df) of 18 and at  $\alpha = 5\%$ , the value of t table is 1.734.

Based on the results obtained can be concluded as follows:

- a. Variable financing of the sale and purchase principle (X 1), i.e.  $t_{count} > t_{table}$  or  $2.633 > 1.734$  then  $H_0$  is rejected and the research hypothesis is accepted, meaning that the financing of the purchase and sales principle has a significant influence on falah;
- b. The profit sharing principle variable (X2), that is  $t_{arithmetic} > t_{table}$  or  $5.346 > 1,734$  then  $H_0$  is rejected and the research hypothesis is accepted, meaning that the principle of profit sharing financing has a significant influence on falah.
- c. The ijarah principle financing variable (X3), i.e.  $t_{count} > t_{table}$  or  $4.022 > 1.734$  then  $H_0$  is rejected and the research hypothesis is accepted, meaning the financing of the ijarah principle has a significant influence on falah.

The conclusion of the explanation is that all independent variables are variables financing the principle of purchase and sales (X1), financing the principle of profit sharing (X2), and financing ijarah principles (X3) individually or partially affect each variable is the variable falah (Y).

The purpose of this study is to determine whether the variables of each financing from Islamic banks, namely financing the principle of purchase and sales, financing the principle of profit sharing and ijarah financing principles have an influence on falah. If indeed a research apparently there is an influence, in this study explaining the influence of the financing variable the principle of purchase and sales, financing the principle of profit sharing and financing the principle of ijarah has significant influence or not. In addition, in this study explain how variable financing the sale and purchase principle, profit sharing and financing principles ijarah principle has a positive or negative effect.

### **Effects of Murabahah and Istishna Financing on Falah**

Based on the theory that has been stated, the variable financing of purchase and sales principles consisting of murabaha financing indicators has an influence significant positive on falah in Islamic banks.

Based on the results of calculations using the significance test (t test) for looking for the influence of the variable purchase and sales principles partially on the falah obtained t count is 2.633 while the t table value is 1.734 which means the value of t count is more large value of

t table for df 18 with a significance level of 5%. Based on these data it can be seen that the variable of financing the sale and purchase principle has a significant effect partial to falah. The magnitude of the influence of the variable financing of the principle of purchase and sales partially to falah can be known based on the results of the analysis of the coefficient of financing parameters the principle of purchase and sales to falah gives an estimated value of 0.328 parameters.

The results of calculations using multiple linear regression analysis as well shows that the effect that occurs is a positive effect because of the magnitude of the coefficient regression of the variable financing the sale and purchase principle (X 1) of 0.328 illustrates that financing the sale and purchase principle has a positive effect on the magnitude of the term, meaning with the increasing amount of financing the principle of purchase and sales, falah in Islamic banks will get higher. Decisions can be taken is  $H_0$  is rejected and the research hypothesis accepted, it means that the variable of financing the sale and purchase principle (X 1) has a significant effect positive for the variable falah (Y). These results reinforce the opinion of Karim (2004: 88) who explain the financing of purchase and sales in Islamic banking carried out in connection with any transfer of ownership of goods or objects, the level of bank profits determined in advance and becomes part of the price of goods sold and activities financing the sale and purchase principle provided by Islamic banking to customers, banks sharia will generate murabahah margin income and ishtisna net income so that the presence of Islamic banking income will increase bank profits sharia and requires Islamic banks to issue zakat. In addition, these results corroborate the opinion of previous research conducted by Wijayanti (2007) states that murabaha financing has a significant effect partially on the profit rate of Bank Syariah Mandiri and Bank Muamalat.

### **Effect of Amount of Mudharabah Financing and Musyarakah Financing on Falah**

Based on the results of calculations using the significance test (t test) for look for the influence of the principle of profit sharing variable partially on falah obtained t count of 5.346 while the value of t table of 1.734 which means the value of t arithmetic greater than the value of t table for df 18 with a significance level of 5%. Based on these data can be seen that the principle of profit sharing financing variables

influence partially significant to falah. The magnitude of the influence of the principle financing variable for the partial results of falah can be known based on the results of the coefficient analysis the profit sharing financing parameter gives the estimated value of the parameter 0.804.

The results of calculations using multiple linear regression analysis as well shows that the effect that occurs is a positive effect because of the magnitude of the coefficient regression of profit sharing principle variable (X 2) of 0.804 illustrates that financing the principle of profit sharing has a positive effect on the magnitude of the term, meaning with the increasing amount of financing the principle of profit sharing, falah Islamic banks will the higher too. Decisions can be taken is H 0 is rejected and the research hypothesis accepted, meaning that the principle of profit sharing variable (X 2) has a significant effect positive for the variable falah (Y).

These results reinforce the opinion of Kasmir (2002) that Islamic banks are for distribution we know the funds with profit sharing financing. If in conventional bank profits accrued from interest charged, whereas Islamic banks there is no term interest but implementing a profit sharing system. From this profit sharing, Islamic banking gets revenue sharing. By providing profit sharing financing to customers, banks Sharia will get income in the form of revenue sharing from mudharabah as well as revenue sharing musyarakah. Thus, Islamic banking is expected increase company profits. In addition, Islamic banking must issue zakat from the bank every year which later will reduce profits. In addition, this result corroborating the opinion of previous research conducted by Wijayanti (2007) states that mudharabah and musyarakah financing have a significant effect partially on the profit rate of Bank Syariah Mandiri and Bank Muamalat.

#### **Effects of Ordinary Ijarah on Falah.**

Based on the results of calculations using the significance test (t test) for look for the influence of ijarah principle financing variables partially on the falah obtained t count is 4.022 while the value of t table is 1.734 which means the value of t count is more large value of t table for df 18 with a significance level of 5%. Based on these data it can be seen that the ijarah principle financing variable has a significant effect partial to falah. The magnitude of the influence of ijarah principle financing variables

partially to falah can be known based on the results of the analysis of the coefficient of financing parameters profit sharing to falah gives the estimated parameter value of -0.439.

The results of calculations using multiple linear regression analysis as well shows that the influence that occurs is a negative effect because of its magnitude variable regression coefficient financing principle of Ijarah (X 3) of -0.439 describe that the financing of the ijarah principle has a negative influence on the magnitude of falah, it means that with the increasing amount of ijarah principle financing, falah is a sharia commercial bank will get lower. Decisions can be taken is H 0 is rejected and the research hypothesis accepted, it means that the ijarah principle (X 3 financing variable has a significant effect to the variable falah (Y) although seen from the regression coefficient of the financing variable the ijarah principle shows a negative influence relationship.

This result is not in accordance with the opinion of Karim (2004: 91) rent in banking sharia is called ijarah. Ijarah is based on the transfer of benefits. So basically the principle of ijarah is the same as the principle of purchase and sales, but the difference lies in the object the transaction. If the sale and purchase object of the transaction are goods in the object ijarah the transaction is a service. The rental price is agreed at the beginning of the agreement. As is ijarah principle financing, Islamic banking will get income for banks sharia in the form of ijarah rental income which can later increase company profits. In addition, Islamic banking must issue zakat from banks every year in the form of income.

## **5. CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusions**

The conclusion of the research results discussed in the previous chapter:

- a. Financing has an effect significant positive on falah power. This means that partially, the greater purchase and sales financing makes falah higher. Thus, it can it was concluded that H 1 and H 2 were accepted. This is according to research by Wijayanti (2007) who states that murabaha financing has a significant effect on profitability Bank Syariah Mandiri and Bank Muamalat

partially and mudharabah financing and musharaka have a significant effect on the level of profit of Bank Syariah Mandiri and Bank Muamalat partially.

- b. Financing the principle of ijarah partially has a significant negative effect on falah power. This means that the greater the partial ijarah financing makes falah is getting lower. Thus, it can be concluded that H 3 is accepted, however has a negative relationship, meaning the higher the financing of the ijarah principle, then the higher the level.

### Limitations

In this study there are some limitations in this study, namely the sample research is only limited to the group of Islamic Banks (BUS) consisting of three BUS, this is due to the lack of samples.

### Suggestions

Based on the results of the study, there are several suggestions that can be given are as follows:

- a. It is hoped that falah theory can develop in a wider Islamic environment, this because the purpose of sharia banking is not only profit-oriented, but it encompasses world life and the hereafter
- b. It appears to the BUS that the effect of principle profit sharing financing has a significant positive effect, it is expected that the Islamic bank can increase competitiveness in conducting these financing, which will later increase the amount of profit that is useful for these banks and increase zakat which can later prosper and prosper the social community.
- c. It is hoped that further research can expand the object of research (not only focusing on the three Islamic banks) and adding other factors as an independent variable in influencing the level of falah so that it is able to become material input for investment decision making. Thus, it is expected to used as a material consideration for investors in making investments and customers in terms of financing.

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