

THE EFFECT OF CONSUMER FINANCING AND PROBLEM FINANCING (NPF) ON THE LEVEL OF PROFITABILITY AT BANK MUAMALAT INDONESIA

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Abstrak : Penelitian ini bertujuan untuk menguji dan mengetahui apakah pembiayaan konsumtif (Murabahah) dan pembiayaan bermasalah (Non-Performing Financing/NPF) berpengaruh terhadap profitabilitas pada Bank Muamalat Indonesia. Sampel yang digunakan dalam penelitian ini adalah laporan keuangan triwulanan Bank Muamalat Indonesia yang terdaftar di Otoritas Jasa Keuangan (OJK) selama periode 2018–2022. Teknik analisis data yang digunakan meliputi analisis deskriptif, uji asumsi klasik, analisis regresi linear berganda, uji koefisien determinasi, uji F, dan uji t. Metode penelitian menggunakan pendekatan kuantitatif dengan analisis data yang dilakukan menggunakan perangkat lunak SPSS versi 25. Hasil penelitian menunjukkan bahwa pembiayaan murabahah berpengaruh terhadap profitabilitas. Sementara itu, pembiayaan bermasalah (NPF) berpengaruh negatif dan signifikan terhadap profitabilitas. Penelitian ini diharapkan dapat menjadi referensi bagi pihak bank dalam meningkatkan pembiayaan murabahah serta mengelola pembiayaan bermasalah dengan lebih baik. Selain itu, hasil penelitian ini juga dapat menjadi acuan bagi bank untuk lebih selektif dalam menangani keterlambatan atau penundaan pembayaran pada pembiayaan murabahah.

Kata Kunci: Pembiayaan Konsumtif, Non-Performing Financing (NPF), Profitabilitas.

Abstract : This research aims to examine and determine whether consumptive financing (Murabahah) and non-performing financing (NPF) influence the profitability of Bank Muamalat Indonesia. The sample used in this study consists of the quarterly reports of Bank Muamalat Indonesia registered with the OJK for the 2018–2022 period. The data analysis techniques employed include descriptive analysis, classical assumption tests, multiple linear regression, the coefficient of determination test, the F-test, and the t-test. The method applied is a quantitative approach with data analysis conducted using SPSS 25 software. The findings of this study indicate that Murabahah financing has a positive effect on profitability, while non-performing financing has a significant negative effect on profitability. This research can serve as a reference for the bank in enhancing Murabahah financing and improving the management of non-performing financing. Furthermore, it may guide the bank to be more selective when encountering deferred payments in Murabahah financing.

Keywords: Consumer Financing, Non-Performing Financing (NPF), Profitability.

INTRODUCTION

Islamic banks first established in 1991 with The establishment of a Sharia Bank called Bank Muamalat Indonesia (BMI), initiated by the Indonesian Ulema Council (MUI). Since the first bank This official operating on May 1, 1992, Bank Muamalat Keep going innovate with emit products finance interesting sharia like insurance Sharia (Takaful Insurance), Financial Institution Pension Fund Muamalat (DPLK), Sharia Multifinance , IB Savings, and so on . Then Bank Muamalat (BMI) in journey its operations has experience various type incident economy , one of them when Indonesia experienced crisis monetary in 1998. At that time that BMI was successful show its existence through system sell buy . However , some year behind This is Bank Muamalat hit by with issues that are not delicious .

It started with In 2018 , via CNN Indonesia , Bank Muamalat middle experience capital problem . That because the holders share No capable increase the company's capital as well as with existence restrictions resulting capital participation low Power attract investors to put capital . Besides Due to these capital problems , Bank Muamalat Indonesia also experienced decline profit amounting to 64.51% of in 2018 , namely IDR 46,002 billion . This is one of the things caused by decline financing murabahah at Bank Muamalat Indonesia in 2018-2022 experienced decline every year . In 2017 it was at 19,746,267,058 experienced decline up to 6,695,152,715 in 2022. See from the decline that occurred in financing muamalat bank murabahah the No let go from financing problems that occurred in 2018 to 2022 related to development NPF value from 2018 to 2022 experienced significant increase . In 2018 it was at a value of 2.63% high increase each year . 2019 experienced highest point that is worth 5.22% and experienced decline relatively small worth 4.81 in 2020. The phenomenon This mark that management financing problematic Still Not yet succeed handled by Bank Muamalat Indonesia for 5 years final .

In assessment performance Muamalat Indonesia Bank's finances if seen from corner view evaluation profitability , in general use Return on Asset (ROA) indicator , which is the ratio used For measure ability bank management in get profit (profit) in general overall . The more the large ROA of Islamic banks , then the more the level is also large the profits achieved by Islamic banks and increasingly the position of Islamic banks is also good in asset use . development ratio profitability Bank Muamalat 's successful finances achieved during period 5 years period . shows ROA during the 2018-2022 period continues experience Fluctuating each year . In 2018 it was 0.08%, followed by year next experience decline by 0.05%, in 2020-2021 it occurred decline by 0.03% and 0.02%. in 2022 experienced increase in ratio by 0.09%. This is show that the more low ROA value then the more low bank's ability to produce profit .

Literature review

Sharia Enterprise Theory

Shariah Enterprise Theory developed by Triyuwono , emphasizes that life eternal lies in the afterlife , not in the world, but No means must ignore the world. This theory designed For reach balance and purpose sharia , namely promote goodness and prevention damage. According to the Shariah Enterprise Theory, ownership main be under control of Allah SWT, while man only act as manager . Shariah Enterprise Theory is evolution from theory business previously , especially in field accountancy sharia , which combines Islamic principles .

Principles This covers values like justice , truth , trustworthiness , honesty and appropriate accountability with characteristics Sharia accounting .

Signaling Theory

Signaling Theory is methods used by management For give instruction to investors regarding view they to future prospects company (Brigham and Houston, 2010). Information conveyed by the company , such as report finance , is considered as signal or message to investors about condition finance company , which then used by investors in taking decision investment . One of the type information provided by the company that can become signal for party outsiders , especially investors, are performance financial information This originate from internal and external sources company , with internal information conveyed through report finance (Hanafi, MM and Halim, 2009).

Financing Murabahah

Based on Islamic banking , financing murabahah is agreement between Islamic Banks as sellers and customers as buyers , where Sharia Bank provides required items customers or working capital others , and customers will pay worth price added principal with profit in a way installments in accordance time has passed determined .

Financing Murabahah Consumptive

Financing consumptive is financing provided with objective For expedite the course of the consumption process , such as credit owner house (mortgage), credit Motorcycle purchases , credit cards, and credit others . Financing consumptive in study This is financing provided by banks sharia For fulfil need consumption its customers Like 16 Khaddafi , Sharia Accounting Places Islamic Sharia Values in Knowledge Accounting , p. 219. 17 Binti Nur Asiyah, Management Sharia Bank Financing . 15 bought need House stairs , vehicles , and housing (Anton Sudrajat , 2017).

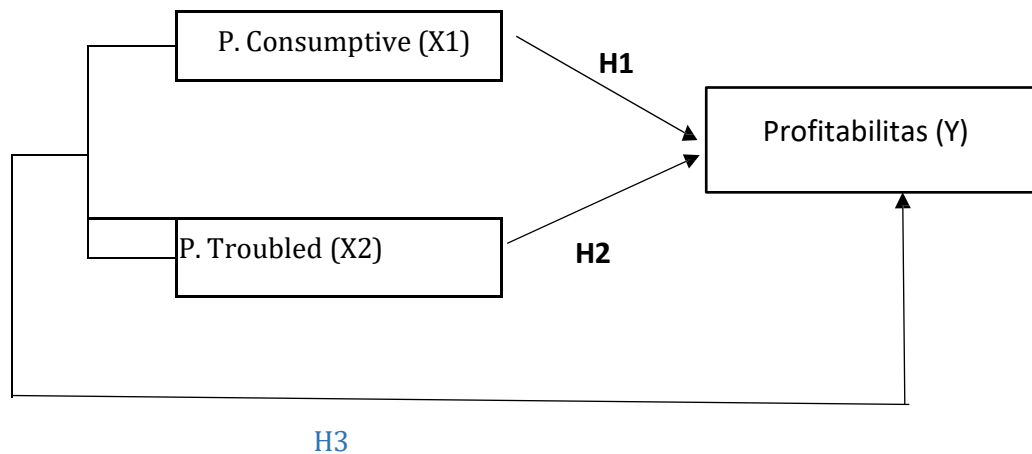
Financing Problematic /NPF

Financing problematic is type financing where customers experience difficulty in the process of paying off to Islamic banks , both caused by factors intentional and accident . This is an risk main problems faced by Islamic banks Because relate with liquidity and trust from investing party funds in the bank. NPF is one of the indicator health quality bank assets in manage distribution financing . Non-fluency customers pay installments main and for results (Eka Putri Amalia, 2021).

Profitability

Ratio profitability is ratio For evaluate ability company in look for profit . Ratio this also provides size level effectiveness management something company . This is indicated by the profits generated from sales and revenue investment the main thing is is use ratio This show efficiency company . Use ratio profitability can done with use comparison between various existing components reported finance (Didik Noordiatmoko , 2020). Therefore That every company must capable For evaluate conditions and developments company through analysis ratio report finances in order to be able to maintain existence company in the middle growth competitive economy business his the more strict .

Framework Conceptual



H1: Financing consumptive influential significant to profitability .

H2: Financing Troubled influential significant to profitability

H3: Financing consumptive And financing problematic influential significant to profitability

RESEARCH METHODS

This research use approach quantitative . The research method used is descriptive . Quantitative research that is research that uses numeric , good in a way direct taken from results study and using processed data use analysis statistics (Sugiono , 2008). Quantitative descriptive used For give overview of the data that can be seen from standard mean calculation deviation (variance), minimum value , value maximum . Analysis This aim For see profile from study and provide applicable conclusions general (Sugiono , 2017).

Taking technique sample in study This is purposive sampling , namely technique taking sample based on characteristics certain . According to Sugiyono (2019) purposive sampling is criteria or consideration certain that have been formulated moreover first by researchers . Data sources used namely secondary data taken from report finance Muamalat Bank Quarterly Indonesia 2018-2022 . The method used in data analysis in research This is SPSS 25 and uses the assumption test classic consisting of from the normality test , heteroscedasticity test , autocorrelation test and multicollinearity test . In addition researchers also use analysis multiple linear regression and hypothesis testing consisting of from partial test (t), simultaneous test (f) and coefficient test determination (r²)

RESULTS AND DISCUSSION

Discussion

Normality Test
One-Sample Kolmogorov-Smirnov Test
Unstandardized Residual

N		20
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.07985580
Most Extreme Differences	Absolute	.163
	Positive	.163
	Negative	-.142
Test Statistic		.163
Asymp. Sig. (2-tailed)		.170 ^c

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on table 4.2 above can known mark Asymp Sig (2- tailed) for all over variables studied Good independent variables and dependent variable has significant value namely $0.170 > 0.05$ so that can concluded that the residuals are normally distributed . So, the normality test fulfilled and can to be continued with further testing .

Multicollinearity Test

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.085	.060		1,412	.176		
	P. MURABAHA	1.127E- 8	.000	.617	3,704	.002	.934	1,071
	H							
	NPF	-.043	.012	-.610	- 3,663	.002	.934	1,071

a. Dependent Variable: ROA

It is known that VIF value of variable Murabahah of $1.071 < 10$, the NPF variable is $1.071 < 10$. So that can concluded in the regression model This No happen multicollinearity . So, the non- multicollinearity assumption test fulfilled .

Test Autocorrelation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	.748 ^a	.559	.508	.08442	1,726
a. Predictors: (Constant), MURABAH, NPF					
b. Dependent Variable: ROA					

Based on Table 4.4 Autocorrelation test results obtained The statistical value of the Durbin Watson test on the summary model is of 1.726. This value will compared to with mark table significance 5% with (n=20) and the number variables independent (K=2) Which produces Du value = 1.536. So because mark dw located between dU and (4- dU)= 1.536< 1.726 then can concluded that No

Heteroscedasticity Test

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	.058	.018		.005
	P. MURABAH	5.871E- 9	.000	.719	.530
	NPF	-.024	.004	-.752	.583

a. Dependent Variable: ABS_RES

Based on the output above known mark significant For variables financing murabahah (X1) is 0.530. Meanwhile For NPF variable (X2) is 0.583. Because the value significant second variables on more big from 0.05 then in accordance with base taking decision in the glejser test , it can concluded that No happen symptom heteroscedasticity in regression models

Multiple Linear Regression Test

Coefficients a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.085	.060		1,412	.176		
	P. MURABAHAH	1.127E- 8	.000	.617	3,704	.002	.934	1,071
	NPF	-.043	.012	-.610	- 3,663	.002	.934	1,071

$$Y = 085 + 1,127 X_1 + (-043) X_2$$

From the description on can concluded that X1 and X2 have an effect towards T-test profitability

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.085	.060		1,412	.176		
	P. MURABAHAH	1.127E- 8	.000	.617	3,704	.002	.934	1,071
	NPF	-.043	.012	-.610	- 3,663	.002	.934	1,071

1. Based on t-test table that has been used above on the variable financing murabahah with criteria testing level significant $\alpha = 0.05$ or 5% $df = nk-1$, then $df = 20-2-1 = 17$, so can obtained t table of 2,109.

Based on table above , t count from variables financing murabahah (X1) Amounting to $3.704 > 2.109$ with level significant $0.002 < 0.05$. It is concluded that Financing Murabahah (X1) has an effect significant to Profitability (ROA) at Bank Muamalat Indonesia. With Thus H1 is accepted .

2. Based on t-test table that has been done financing problematic /NPF with criteria testing level significant $\alpha = 0.05$ or 5% $df = nk-1$, then $df = 20-2-1 = 17$, so can obtained t table of 2,109.

Based on table above t count from variables financing problematic (X2) of $-3.663 < 2.109$ Significant value $0.002 < 0.05$ which means that Financing Problematic (X2) no influential significant to Profitability (ROA) at Bank Muamalat Indonesia

F test

ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.154	2	.077	10,794	.001 ^b
	Residual	.121	17	.007		
	Total	.275	19			
a. Dependent Variable: ROA						
b. Predictors: (Constant), NPF, P. MURABAHAH						

Based on table above , the results of the Simultaneous Test (F Test) can be known moreover formerly that criteria from testing that is with level significant $\alpha = 0.05$, with df numerator (K) = 2, and df denominator 17, so that known that F table value that is of 3.59 Based on results from table on show that F count value $10.794 > F$ table 3.59 with significance is $0.001 < 0.05$ then there is influence in a way simultaneous between financing murabahah and financing problematic to level profitability at Bank Muamalat Indonesia

Coefficient Test Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.748 ^a	.559	.508	.08442
a. Predictors: (Constant), NPF, P. MURABAHAH				
b. Dependent variable;ROA				

Based on table on can results from the coefficient test determination of 0.508 then results from calculation $K_d = R^2 \times 100\% = (508 \times 100\%) = 508\%$ or 50.8% then concluded that Financing Murabahah and Financing Problematic / NPF is affected by 50.8% against level profitability at Bank Muamalat Indonesia for the period 2018-2022 , which the rest influenced by factors others who don't researched by the author in study This .

1. Influence Financing consumptive (murabahah) towards profitability of Bank Muamalat Indonesia.

Based on multiple linear regression test results in study this . Financing Murabahah own influence positive to profitability right that t - value more big from t table value $3.704 > 2.109$ with mark significant This It means that H1 is accepted . This is show that connection financing consumptive (Murabahah) towards Bank Muamalat Indonesia's profitability is proven significant with direction influence positive .

From the results study the Can concluded that the more tall financing Murabahah which is one of the type financing sell buy , then the more tall general bank profitability proxied sharia with Return on Assets.

2. Influence Financing Problematic /NPF against profitability of Bank Muamalat Indonesia.

Result of testing hypothesis the second one shows that t - value from variables financing problematic (X2) of $-3.451 < 2.109$ Significant value $0.002 < 0.05$ which means that Financing Problematic (X2) no influential significant to Profitability (ROA) at Bank Muamalat Indonesia with Thus H2 is rejected .

Financing problematic or NPF is loans that are experiencing difficulty settlement consequence existence factor intentional or Because factor external outside ability / control customers borrower . So, big the smallness of this NPF show performance a bank in management of distributed funds . If portion financing problematic enlarged , then matter that in the end lower magnitude income earned by the bank. So in the end will can influence level profitability of Bank Muamalat Indonesia.

3. Influence financing murabahah and financing problematic to level profitability of Bank Muamalat Indonesia

Based on results from table on show that F count value $10.794 > F$ table 3.59 with significance of 0.001. This is declare existence influence significant in a way simultaneous on variables financing murabahah and NPF because calculated f value $> f$ table ($10.794 > 3.59$) or mark the significance is $0.001 < 0.05$ then can concluded that hypothesis accepted . This means that there is influence in a way simultaneous between financing murabahah and financing problematic to level profitability at Bank Muamalat Indonesia.

CONCLUSION

Based on testing and results discussion from study this , researcher can get a number of conclusion about influence financing murabahah and financing problematic to level profitability at Bank Muamalat Indonesia includes the following : following :

1. There is significant influence in a way partial between variables Financing murabahah . This is proven with existence t - value more big from t table value $3.704 > 2.109$ with mark significant This It means that H1 is accepted . This is show that connection financing consumptive (Murabahah) towards Bank Muamalat Indonesia's profitability is proven significant with direction influence positive .
2. Financing problematic or significant negative NPF to improvement profitability . This is proven with the existence of t count from variables financing problematic or NPF (X2) of $-3.451 < 2.109$ Significant value $0.002 < 0.05$ which means that Financing Problematic (X2) no influential significant to Profitability (ROA) at Bank Muamalat Indonesia with Thus H2 is rejected
3. There is significant influence in a way simultaneous between variables financing murabahah and NPF, things This proven with existence calculated f value $> f$ table ($10.794 > 3.59$) or mark the significance is $0.001 < 0.05$ then can concluded that hypothesis accepted or H3 is accepted .

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