The effect of profit sharing and financing ceiling on non-performing financing islamic banks

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Abstract

The purpose of this research is to find out how the influence of profit sharing and financing ceilings on Non Performing Financing in Islamic Banking. The effect of the level of profit sharing on Non-Performing Financing, as well as the effect of the financing ceiling on Non-Performing Financing in Islamic Banking in the City of Bukittinggi. The population in this study, a number of 35 debtors of Islamic banks whose businesses are classified as micro, small and medium enterprises that trade in Bukittinggi City. Data collection is based on the census method, namely the number of respondents in the population is the same as the sample. The analysis technique used is multiple linear regression. The variables in this study use the independent variables, namely the level of profit sharing (X_1) and the financing ceiling (X_2) while Non-Performing Financing (Y) is the dependent variable. The results of the study obtained the equation **$Y = 0.315 + 0.520X_1 + 0.867X_2$**, the significance value of the profit-sharing rate variable (X_1) is 0.016 and the financing ceiling (X_2) is 0.000 which means that there is a significant and positive effect on the profit-sharing rate (X_1) on non-performing financing (Y) of Islamic banking, traders in Bukittinggi have a significant and positive influence on the financing ceiling (X_2) on non-performing financing of Islamic banking in Bukittinggi City.

Keywords: Profit sharing; financing ceiling; non performing financing

INTRUDCTION

In September 2021 in Bukittinggi City there was an inflation of 0.53 percent with the Consumer Price Index (CPI) of 105.78 with the number of registered MSMEs being 9,544 (BPS, 2021). The development and growth of MSMEs requires funding support, especially those from financial institutions, namely banks. Banking, including Islamic banking, has an obligation to develop MSMEs, where MSMEs contribute to the economic development of a region (Asriah, 2021). So that banks have a role in the development of MSMEs in an area, which will result in the economic development of a region. Bukittinggi is a trading city other than a tourist city, in supporting tourism. Islamic banking sets the selling price or profit-sharing margin as well as the self-financing ceiling (Nasfi, N, Sabri, 2021). Collectibilty is a classification of the rate of return of obligations by the mudharib (debtor), which is in accordance with the regulations set by the Financial Services Authority (OJK), the longer the rate of return of obligations by the mudharib, the higher the collectibility level, or it can be said that the financing is classified as bad. Thus, banks hope that the return of obligations from the mudharib will be faster or in accordance with the contract that has been agreed between the bank and the *mudharib* (Nasfi et al., 2019).

Discussing financing is none other than discussing the main source of income from banking or it can be said that financing is the heart of a bank, so that banks with prudence certainly carry out continuous supervision and monitoring of the financing that has been distributed to customers, thus banks in providing services to customers. mudharib especially those who charge rates, prices or profit sharing rates must take into account carefully, do not make the rate of return of obligations from mudharib will bring problems, here of course banks pay attention to services that are sensitive to mudharib (Ramadonna et al., 2019). Non-performing financing of Islamic banking is not only influenced by the level of profit sharing that has been agreed between the mudharib and the bank, it is also influenced by the large amount of financing received by the mudharib or given or approved by the bank, the greater the amount of the financing ceiling, the greater the obligation to repay the mudharib. , especially with an agreement with a short-term financing contract (Febrianti.E, Asnah, Sabri, Nasfi, 2020).

MSMEs which are widely spread in the economic activity environment, are prospects for financial institutions, especially conventional and Islamic banking, with the number of MSMEs in Bukittinggi City of 9,544 they need capital support from financial institutions, on the other hand financial institutions need profitability from profit sharing from actors MSMEs, but in terms of Islamic banking, the problem is how much should be the determination of the selling price or what is termed the profit-sharing rate charged to prospective mudharib. The profit-sharing rate will affect the smooth return of the mudharib, which comes from the results of MSME operations, as well as problems that occur in addition to the profit-sharing rate, of course the amount of ceiling that must be given to prospective mudharib. The amount of the financing ceiling will also affect the level of smooth financing. This means that the problem in MSME financing for Islamic banking is, the effect of the profit sharing rate will affect non-performing financing, as well as the amount of the ceiling will also affect non-performing financing. To find out, more in-depth research is needed.

When observed in fact and the phenomena that occur from the level of profit sharing and the amount of the financing ceiling have an influence on and the smooth rate of return of financing (non-performing financing) in a Sharia banking, many phenomena occur that banks in distributing financing to the MSME community do not pay attention to the level of profit sharing, so that will slowly make the inability of Mudharib in returning financing, and this will have an effect on the rate of return of financing to Islamic banking, so that what happens to non-performing financing of Islamic banking increases. Facts and other phenomena that occur in Islamic banking, with predetermined plans and high profitability prospects from management so that account officers compete in finding and distributing financing to debtors (mudharib) so that the precautionary principle is no longer considered, what happened Gradually, the inability of the mudharib to rotate the financing received will have an effect on the rate of return or non-performing financing of the bank which increases.

Based on these facts and phenomena, that the City of Bukittinggi, which is the center of MSMEs, needs to be supported by Islamic banking financing institutions in developing their business, on the contrary, banks need MSMEs to channel financing and grow profitability and increase their business volume. financing ceiling on the level of non-performing financing in Islamic banking in the city of Bukittinggi.

Literature review

Islamic banking in disbursing financing does not recognize interest, because in accordance with sharia principles it is usury so that it becomes haram according to the Qur'an and Hadith. Thus it is used in accordance with the Sunnah of the Profit Sharing Level or known as Margin (Nasfi, N, Sabri, 2021). The profit sharing rate or margin is the price or sacrifice that must be paid by the mudharib or debtor to the financing institution, in accordance with the agreed agreement or contract (Nasfi, N, Sabri, 2021). For Islamic banking, the profit sharing rate or margin does not use interest, but in mathematical calculations, where the bank must finance its operations, the calculation uses a percentage, where the percentage is not interest, but as a tool or medium to determine the amount of burden that must be borne by Islamic banks. in calculating the cost of their funds, so the percentage here is the media or tools and not interest, the higher the margin charged by the bank to the mudharib, the higher the profitability obtained by the bank. However, the thick margin imposed on the mudharib can pose a risk to the smooth payment of the mudharib's obligations to the bank (Dewi.S, Sabri.S, Nasfi, 2020).

The amount of banking in distributing financing to each individual or individual as well as to groups and companies is known as the BMPK (Maximum Lending Limit) while for Sharia general banking it is called the BMPD (Maximum Limit for Funds Distribution), which is regulated by the Financial Services Authority Regulation Number 15/POJK.03 /2018, and for BPRS (Islamic People's Financing Bank) it still refers to Bank Indonesia Regulation Number 13/5 /PBI/2011 concerning the Maximum Limit for Distribution of Funds for Sharia People's Financing Banks. The LLL or BMPD is the highest threshold for a bank to be allowed to channel financing to individuals, groups or companies, where each individual is set at 20% of the bank's capital and each group is 30% of the capital of a bank, where the purpose of this rule is made by the authorities in anticipation of risk a bank, and it can also be that the distribution of financing is not concentrated on a person or group (Nasfi et al., 2019).

Non-performing financing or known as NPF is an indicator of how big the rate of return of financing from mudharib according to the signed contract from the amount of financing that has been disbursed, NPF is an indicator of how careful and careful banks are before distributing financing to the recipient of funds, the higher The NPF of a Sharia banking means the more or higher the default of mudharib (Febrianti.E, Asnah, Sabri, Nasfi, 2020). The cause of the shift in the NPF ratio can also be influenced by economic conditions, business conditions of the mudharib or even the behavior of the mudharib himself who escapes banking supervision before financing is given, as a result the increase in NPF has a direct impact on the performance of the banking system itself (Nasfi, N, Marta & Antoni, 2020).

METHOD

The research was conducted on Islamic banking operating in Bukittinggi City from March 2021 to September 2021, the selection of research sites and locations was based on the characteristics of the feasibility of the object of Bukittinggi City which is very possible to obtain information, which will support the achievement of research objectives, where the City of Bukittinggi is also known as a market. MSMEs Nationally. The population in this study, consisting of all related elements, namely sharia banking MSME customers in the city of Bukittinggi. The population in this study, a number of 35 MSME debtors (mudharib) working in Bukittinggi City, meaning that data collection is based on the census method, namely the number of respondents in the population is the same as the sample. The results of the validity test on the research variables are the profit-sharing level variable or margin (X_1) measured using 8 statements, in which all the statement items used are valid because all statement items have an r arithmetic value greater than r_{table} (0.356), ceiling variable financing (X_2) is measured using 8 statements, where all statement items used are valid because all statement items have a calculated r_{value}

greater than r $_{table}$ (0.356) and non-performing financing (Y) is measured using 8 statements, which all statement items used are valid because all statement items have a calculated r $_{value}$ greater than r $_{table}$ (0.356).

The results of the reliability in this study are the value of Croanbach's alpha for the dimension of non-performing financing (Y) is 0.687 while the value of Croanbach's alpha for the variable level of profit sharing (X_1) is 0.676 and the financing ceiling (X_2) is 0.765. Overall, all variables in this study had Croanbach's alpha values above 0.60. Thus all the variables of this study are reliable or reliable.

RESULTS AND DISCUSSION

Description of research variables

Non Peforming Financing (Y)

It is the dependent variable, which is measured by using 8 statement items. Of the 8 non-performing financing statements, the sharia banking MSMEs of Bukittinggi City show a percentage value in the good category. This can be seen from the score of the respondent's level of achievement (TCR) of 86.20.

Profit Sharing Rate (X_1)

It is an independent variable, which is measured by using 8 statement items. Of the 8 statements of profit sharing rates or Islamic banking margins for MSME mudharib in Bukittinggi City, the percentage value is in the good category. This can be seen from the score of the respondent's level of achievement (TCR) of 85.30.

Financing Ceiling (X_2)

It is an independent variable, which is measured by using 8 questions. Of the 8 statements on the mudharib financing ceiling for Sharia banking MSMEs in the City of Bukittinggi, it shows a percentage value in the good category. This can be seen from the score of the respondent's level of achievement (TCR) of 86.50.

Statistical Test Results

Classic assumption test

Normality Test, The results of the calculation of the normality test are:

Table 1. Summary of Research Variable Normality Test

	Profit Sharing Rate (margin) (X_1)	Financing Ceiling (X_2)	NonPerforming Financing (Y)
N	35	35	35
Kolmogorov-Smirnov Z	,945	,634	,626
Asymp. Sig. (2-tailed)	,312	,766	,648

The results of the normality test show that the Asym.Sig (2-tailed) value for the profit-sharing level variable (X_1) is 0.312 and the financing ceiling (X_2) is 0.766, while non-performing financing (Y) is 0.648. So, it can be concluded that the Asym.Sig (2-tailed) value of all research variables is greater than the significant level used in this study ($\alpha = 0,05$). It can be concluded that all research variables are normally distributed, meaning that regression analysis can be carried out because the data has been normally distributed.

Heteroscedasticity test, to detect the presence or absence of heteroscedasticity can be done by looking at the Plott Graph (Scatter plot). Image: Plott Graph (Scatter Plot).
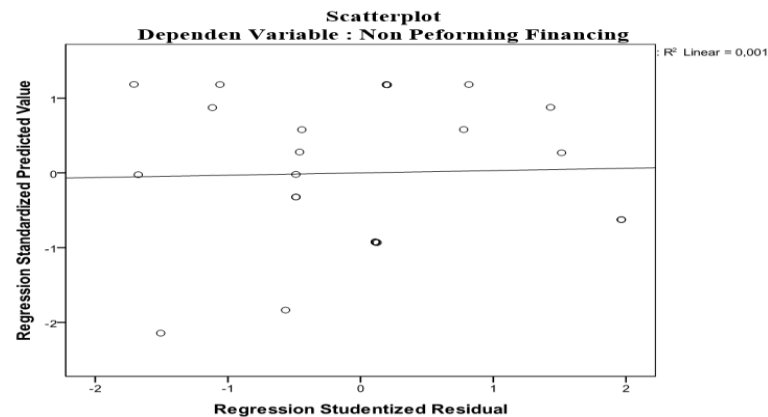
Figure 1. Plott Graph (Scatter Plot)

In the Plott Graph (Scatter plot) in this study there is no clear pattern, where the points spread above and below the number 0 (zero) on the Y axis, it can be concluded that there is no heteroscedasticity.

Multicollinearity test, multicollinearity test results can be seen in the following table:

Tabel 2. Multicollinearity test results

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Profit sharing rate	,367	2.437
	Financing Ceiling	,367	2,437

Based on the processed data, it is known that the tolerance value of Collinearity Statistics is close to 1 (one) and the VIF (Variance Inflation Factor) value for all independent variables is below 10 (ten). This shows that there are no cases of multicollinearity between independent variables. Therefore, it can be concluded that the data from this research can be processed using multiple linear regression because there are no cases of multicollinearity between independent variables.

Research analysis results

To prove the proposed hypothesis, the OLS (Ordinal Least Square) approach is used or the least squares method formed by two independent variables, namely the profit sharing rate variable (X_1) and the financing ceiling (X_2) and one dependent variable, namely performance (Y), to To test the hypothesis in this study, multiple linear regression analysis techniques were used. The results of multiple linear regression analysis of the research variables, namely the level of profit sharing (X_1) and the financing ceiling (X_2), as independent variables and one dependent variable, namely non-performing financing (Y) as the dependent variable, obtained the equation as shown in the following table:

Tabel 3. Research analysis results

Variabel	Koefisien Regresi	t	Sig.
(Constant)	,315	4,584	,002
Profit sharing rate	,520	3,536	,016
Financing Ceiling	,867	4,962	,000

From the results of data processing for multiple linear regression analysis as shown in the table, it can be seen that the regression coefficient values of each research variable that can be substituted into the multiple regression equation are as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$
$$Y = 0,315 + 0,520 X_1 + 0,867 X_2$$

The coefficient value which is substituted into the above equation can be interpreted as follows:
The constant value is 0.315, this indicates that if there is no profit sharing rate (X_1) and financing ceiling (X_2), then the non-performing financing (Y) value is 0.315;

The regression coefficient of the profit-sharing rate (X_1) of 0.520 which is positive indicates that the higher the profit-sharing rate (X_1) will increase the non-performing financing (Y) of 0.520 in each unit with the assumption that other variables do not change (catteries paribus);

This means that the higher the profit-sharing rate charged to the MSME mudharib affects MSME businesses and they cannot make a profit, or it can also cause the MSMEs basic price to increase because the profit-sharing rate or margin paid is higher, as a result they are unable to complete their obligations, so that arrears, arrears on obligations to Islamic banking resulted in an increase in the ratio of non-performing bank financing;

The regression coefficient of the financing ceiling (X_2) is 0.867 which is positive, indicating that the higher the financing ceiling (X_2) will increase the non-performing financing (Y) by 0.867 in each unit with the assumption that other variables do not change (catteries paribus); and

This means that for MSMEs, the amount of financing or the financing ceiling is getting bigger and this is not in accordance with the business needs of MSMEs, then the financing will not be turned over to the business, eventually causing problem financing and non-performing financing for Islamic banking to increase.

Partial test (t Test)

Partial test aims to see the significant effect of the independent variable on the dependent variable and see the variables that have a dominant influence on the dependent variable, so from the results of the study it can be seen:

First Hypothesis (H1)
The level of profit sharing (X_1) has a significant effect on non-performing financing (Y) mudharib of Sharia banking MSMEs in Bukittinggi City.

The significance value of the profit sharing level variable (X_1) is 0.016. If the significance value is compared with the significant level used in this study ($\alpha = 0,05$), it is evident that the significance value is smaller than the significant level used ($0.016 < 0.05$). This means that there is a significant and positive effect of profit sharing level training (X_1) on non-performing financing (Y) of Shariah banking MSME *mudharib* in Bukittinggi City.

Hypothesis Two (H2)
Financing ceiling (X_2) has a significant effect on non-performing financing (Y) of Sharia banking MSMEs in Bukittinggi City

The significance value of the financing ceiling variable (X_2) is 0.000. If the significance value is compared with the significant level used in this study ($\alpha = 0,05$), it is evident that the significance value is smaller than the significant level used ($0.000 < 0.05$). This means that there is a significant and positive influence on the financing ceiling (X_2) on the non-performing financing (Y) of MSMEs in Bukittinggi City banking *mudharib*.

F Test (Overall Regression Test)

To test the significance of the effect of the independent variables (X_1i-X_2i) as a whole on the dependent variable ($\hat{Y}$i). As shown in the following table:

Tabel 4. Hasil Uji F: ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	314,681	2	126,341	33,774	,000(a)
	Residual	70,061	23	2,950		
	Total	300,960	25			

a Predictors: (Constant), profit sharing rate X_1, Financing Ceiling X_2
b Dependent Variable: Non performing Financing Y

From the table, it is known that the F value is 34.774 with 0.000, it can be interpreted that the profit sharing level training (X_1) and the financing ceiling (X_2) have a significant (significant) effect on the non-performing financing variable (Y) mudharib of Sharia banking MSMEs in Bukittinggi City. . *The coefficient of determination R2*, in this study can be seen in the following table:

Tabel 5. The result of the coefficient of determination R2

Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,805ᵃ	,802	,775	1,76523

a Predictors:(Constant), profit sharing rate X_1, financing ceiling X_2

Based on the table above, it can be seen that the R Square value is 0.802, it can be concluded that the R *Square* value is close to 1 (one), so the influence between the variable level of profit sharing (X_1) and the financing ceiling (X_2) with the non-performing financing variable (NPF). The *mudharib* of Sharia banking MSMEs in Bukittinggi City is getting stronger.

The effect of profit sharing rate on non-performing financing *mudharib* of sharia banking msmes in bukittinggi city

Based on the results of hypothesis testing, it is known that the level of profit sharing or margin has a significant and positive effect on non-performing financing for Islamic banking MSME mudharib in Bukittinggi City. The results of multiple linear regression analysis showed that the value of the regression coefficient of the profit-sharing variable (X_1) was 0.520 with a significance value of 0.016. If the significance value is compared with the significant level used in this study ($\alpha = 0,05$), it is evident that the significance value is smaller than the significant level used ($0.016 < 0.05$). From the regression coefficient, it is known that the influence of leadership training and education on performance is 0.520, which is positive, which indicates that an increase in the level of profit sharing (X1) will increase non-performing financing (Y) by 0.520.

Variable of profit sharing rate training in fair or normal condition. This can be seen from the score of the respondent's level of achievement (TCR) of 85.30. This research is in accordance with the opinion of (Iriani, 2018), where the profit sharing rate applied to the mudharib is very important to note, where the profit sharing rate will affect the income level of the Islamic bank, then the amount of the profit sharing rate or margin paid by the mudharib to the bank can also affect the ability to repay by the *mudharib* will be in arrears and affect non-profits. banking financing. Research result (Angraini, 2018), it is important to take into account how much profit sharing the mudharib is able to pay back to the bank, which ultimately affects the non-performing financing of the bank, the higher the profit-sharing rate to the *mudharib* there is a possibility that the bank's non-performing financing will increase or vice versa.

From the results of the research that has been carried out as well as from the results of several researchers above, it can be concluded that the level of profit sharing or margin applied to *mudharib* will affect the level of non-performing financing, the higher the level of profit sharing or margin applied to mudharib, the higher the ratio of non-performing banking financing. Sharia, and vice versa.

The effect of the financing ceiling on non-performing financing for shariah banking msme mudharib in bukittinggi city

The results of the hypothesis test show that the financing ceiling has a significant and positive effect on non-performing financing for the *mudharib* of Sharia banking UMKK in Bukittinggi City. The findings of this study prove that the more reasonable the financing limit given or received by the *mudharib* will certainly improve the ratio of non-performing financing for the *mudharib* of Islamic banking MSMEs in Bukittinggi City.

Multiple linear regression analysis showed that the regression coefficient value of the financing ceiling variable (X_2) was 0.867 with a significance value of 0.000. If the significance value is compared with the significant level used in this study ($\alpha = 0,05$), then it is evident that the significance value is smaller than the significant level used ($0.000 < 0.05$). From the regression coefficient, it is known that the effect of the financing ceiling on non-performing financing of 0.867 is positive, which indicates that an increase in the financing ceiling (X_2) will increase the non-performing financing (Y) of 0.867. The

financing ceiling variable is categorized as good, this can be seen from the score of the respondent's level of achievement (TCR) which is 86.50.

This research is in accordance with the opinion of (Destiana, 2016), suggesting that the higher the financing ceiling for MSMEs mudharib will be able to cause the ratio of non-performing financing to increase, where the distribution of financing that is not in accordance with the business and the ability to return from MSME businesses will cause the ratio of non-performing financing. banking sector can increase, and this poses a risk to Islamic banking, for that the distribution of flafond financing and the amount of financing must be in accordance with the business and ability to repay its obligations. Research (Arieffiandi et al., 2016), suggests that the higher the financing ceiling for MSMEs, the higher the ratio of non-performing banking financing, where the amount of financing given to each MSME is too large and not in accordance with business capabilities, it will risk to In Islamic banking, mudharib cannot return it, there will be non-performing financing, non-performing financing will increase the ratio of non-performing financing.

From the results of the research that has been carried out as well as from the results of several researchers above, it can be concluded that the financing ceiling that is not in accordance with the MSME business capabilities or the distribution of a large financing ceiling will affect the non-performing financing ratio of Islamic banking, or it can increase the non-performing financing of banks, where to MSMEs the amount of financing or the financing ceiling is a small amount in accordance with the characteristics of the fast-turning mudharib business, thus the mudharib financing limit is a small amount. So if the financing ceiling for MSMEs is getting bigger, it will affect the increase in the ratio of non-performing financing, meaning that the level of non-performing financing is increasing, or vice versa.

CONCLUSIONS

Based on the discussion that has been carried out in the previous chapter, it can be concluded that: The profit-sharing level variable has a significant and positive effect on non-performing financing for *Mudharib* MSMEs in Bukittinggi City. This can be seen from the significance value of the profit-sharing level variable which is 0.016, it is evident that the significance value is smaller than the significant level used ($0.016 < 0.05$) and the regression coefficient of the profit-sharing rate is 0.520 which is positive indicating that with the higher the level of profit sharing, the non-performing financing will increase by 0.520 in each unit;

The financing ceiling variable has a significant and positive effect on non-performing financing for sharia banking MSME *mudharib* in Bukittinggi City. This can be seen from the significance value of the financing ceiling variable which is 0.000, it is proven that the significance value is smaller than the significant level used ($0.016 < 0.05$) and the regression coefficient of the financing ceiling is 0.867 which is positive indicating that the higher the ceiling financing for MSME mudharib will increase non-performing Islamic banking financing by 0.867 in each unit;

The variable level of profit sharing and financing ceiling have a jointly significant and positive influence on non-performing financing for Shariah banking MSME mudharib in Bukittinggi City. It can be seen from the F value is 33,774 with a significance of 0.000; and

Variable non-performing financing for *mudharib* of Sharia banking MSMEs in Bukittinggi City, in fair conditions, can be seen from the score of the respondent's level of achievement (TCR) of 86.20. The variable level of profit sharing in reasonable conditions, can be seen from the score of the respondent's achievement level (TCR) of 85.30 and the financing ceiling variable in reasonable conditions, can be seen from the score of the respondent's level of achievement (TCR) of 86.50.

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