Journal of Islamic Economic & Social Science
JIESS
Journal Homepage: http://publikasi.mercubuana.ac.id/index.php/jiess
e-ISSN: 2086-7662 | p-ISSN: 2086-7662

EFFECT OF FINANCING IN SHARIA BUSINESS UNITS ON PROFITABILITY AND FINANCING RISK MANAGEMENT

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Article Info:

Keywords:
Financing
ROA & NPF
Mudharabah
Musyarakah
Murabahah
Ijarah

Article History:
Received :
Revised :
Accepted :
Available online :

Article Doi:
http://dx.doi.org/12.12244/jcabr.2019.vi.1.001

Abstract:

Funding is one of the main functions of the operations of sharia banks, including those carried out by the Syari'ah Business Unit. Funds disbursed to the Syari'ah Business Unit are carried out by means of buying and selling, namely Murabaha contracts, greetings, and istisna agreements, then by investing in mudharabah contracts and musyarakah contracts and performing rental services with ijarah contracts. Syarai'ah Banking by carrying out the financing benefits from buying and selling, obtaining profit sharing from investing and obtaining rental opinions from the ijarah contract. Thus the three types of income will produce and affect the level of profitability depending on the financial services carried out by PerbangkanSyari'ah, including those carried out by the Syari'ah Business Unit.

In carrying out the financing there is an element of risk that needs to be managed properly and professionally, so that the risk can be minimized in the sense that the amount of financing that is categorized as non-current does not negatively affect profitability, as well as risk management such as non-perfomed financing with various contracts, can be minimized along with the level of collectibility for the financing that has been channeled.

The researcher will also carry out various statistical tests in this study so that in this study the results of the conclusions are positive and can be useful for anyone who has an interest in this research.

The study was conducted with a quantitative method, with the conclusion that there was a positive relationship between financing with murabaha, mudharabah, musyarakah and ijarah contracts towards profitability and in general also negatively affected the NPF with the understanding that even though there was an increase in financing distribution with contracts, however, risk control over the possibility of NPF occurring can be overcome except for financing with Murabaha contracts.

This research is expected to be useful for stakeholders related to this research and for future researchers to be able to improve further research.

Preliminary

A. Background

Distribution of funds with the mechanism of providing funding to the community is one of the main functions of banks in carrying out operations is to channel funds to the public through lending or financing to the public. Distribution of funds to Islamic banks is done through general financing with 3 schemes, namely financing by investment method, method of buying and selling and leasing.

The operational financing of the functions of the Sharia Bank is regulated by the Banking Law Sharia No. 21 of 2008, stated in article 4 paragraph 1 that Sharia Banks must carry out the function of collecting and distributing public funds. Whereas in Article 19 paragraph 1.c, d, e, and f, it is stated that the sharia bank in carrying out its business activities includes:

a. Distributing profit sharing financing based on mudharabah agreement, musyarakah contract, or another contract which is not in contravention of Sharia principles;

p-ISSN: 2086-7662
e-ISSN: 2622-1950

b. Distributing Financing based on Murabahah Agreement, Salam Agreement, Istishna Agreement, or other Contracts that do not conflict with Sharia Principles;
c. Distributing Financing based on qardh contract or another contract which is not in conflict with Sharia Principles;
d. Distributing movable or immovable property leasing Financing to Customers based on ijarah contract and/or purchase lease in the form of ijarah muntahiya bittamlik or other Akad that do not conflict with Sharia Principles;

The Main Income from Sharia Banking is from the 3 types of sale-purchase transactions, investment and rental services above which will affect the profitability or ROA of the Islamic bank. The OJK data for the period 2014 to 2018 shows that the total funding disbursed by the Shari'ah Units in terms of overall financing increased with growth of 24.01%, while revenue sharing, margin, and rental income had a rising trend with growth the average is 3.32% and the ROA or net profit obtained by the Sharia Business Unit has an average trend of 7%. Based on the OJK report data above during the September 2018 period, there were 12 Syari'ah Commercial Banks, 23 Islamic Business Units, and the number of Sharia Business Units can be seen in the following table 1-1:

Table 1-1, List of Sharia Business Units

Sharia Business Units	
1	PT. Bank Danamon Indonesia, Tbk
2	PT. Bank Permata, Tbk
3	PT. Bank Internasional Indonesia, Tbk
4	PT. Bank CIMB Niaga, Tbk
5	PT. Bank OCBC NISP, Tbk
6	PT Bank Sinarmas
7	PT. Bank Tabungan Negara (Persero), Tbk
8	UUS BTPN [1)]
9	PT BPD DKI
10	PT. BPD DIY
11	PT BPD Jateng
12	PT BPD Jatim, Tbk
13	PT Bank Aceh Syariah
14	PT BPD Sumut
15	PT BPD Jambi
16	PT BPD Sumbar
17	PT BPD Riau dan Kepri
18	PT BPD Sumsel dan Babel
19	PT BPD Kalsel
20	PT BPD Kalbar
21	PD BPD Kaltim
22	PT BPD Sulselbar
23	PT BPD Nusa Tenggara Barat

Source : OJK

The number of Sharia Commercial Bank offices and Sharia Business Units in Indonesia as of 2012 as many as 2202 Offices consisting of Branch Offices, Petrifying Branch Offices, and Cash Offices.
The developments in Islamic banking will lead to competition in every Islamic bank, especially towards the level of achievement of a bank's profitability and competition in the performance of a bank. Islamic banks must design better strategies to attract customers to use Islamic bank products such as financing products. Products that are widely used are products with Murabaha contracts, mudharabah contracts, musyarakah contracts, and ijarah contracts.

The growth in the increase in funds collected by Islamic banks will affect the achievement of the level of profits obtained will pose a risk to the distribution of financing products carried out by Islamic banks. In its realization to carry out financing disbursement, there is a high level of risk faced, the risk creates non-performing financing (NPF), if the NPF of a bank is high then the bank's performance is declared not good and the bank does not obtain high profits. Funding risk problems if no control is taken because not all financing can be returned perfectly, because of the inability of the borrower to return the liability to the bank.

Indonesian Banking Statistics data based on OJK publications in the September 2018 period, Non-Performing Financing (NPF) in Sharia Business Units reached 2.55% in December 2014. The NPF increased to

p-ISSN: 2086-7662
e-ISSN: 2622-1950

3.03% in December 2015. The NPF position of Islamic banking then increased to 3.45% at the end of 2016. In 2017 the NPF position declined to 2.11%, and at the end of September 2018, the NPF figure was 2.15%. Increasing problematic financing will reduce the bank's soundness, on the contrary, the decline in NPF figures indicates an increase in the health of the bank.

In addition to NPF, the bank's financial performance is one of the performance benchmarks in a bank in carrying out its operations including third party funds (TPF), the profitability of most banks is obtained from third-party funds. Deposits are also a measure of the success of a bank if it is able to finance its operations in funding held by the community in the form of demand deposits, savings and time deposits. Besides the level of efficiency and effectiveness of a bank in carrying out its operational activities, namely using the ratio of Operational Costs to Operating Income to see the ability of bank management in controlling operational costs against operating income is also a benchmark in assessing the soundness of a bank.

Research on risk management on financing has been carried out by many previous researchers, including interesting and interesting research because of the variety of conclusions of the research findings, among researchers who conducted research on this subject including researchers Yulianaah and Euis Komariah, 2017 in their research entitled "Risk Murabahah, Mudharabah and Musyarakah Financing of BUS Against Profitability (ROA) for the 2011-2015 period "concludes, that the risk variable of Murabaha financing is influential significant to profitability, because the rise and fall of murabahah financing risks affect profitability, and the mudharabah and musyarakah variables do not affect profitability. The greater the ratio of problematic financing to total murabahah financing is obtained, the lower the ability of Sharia Banking in obtaining returns on channeled funds results in the level of profitability, while the mudharabah and musyarakah financing does not affect profitability because financing with the contract is still low and the problem is still low compared to the total financing of the contract, besides that the Islamic Commercial Bank is able to maintain the risk of the financing.

Afrianandra and Mutia (2014) in their research entitled "The Influence of Risk of Musyarakah Financing and Risk of Murabahah Financing on Profitability in Sharia Commercial Banks in Indonesia" gave the results of research that the risk of musyarakah financing and risk of Murabaha financing affected profitability in Sharia Commercial Banks in Indonesia in 2010 -2012. Hadiyati (2013) in her research entitled "The Influence of Non-Performing Financing Mudharabah and Musyarakah on Bank Muamalat Indonesia" gave the results of the study, NPF mudharabah had a significant effect on profitability. While musyarakah does not have a significant effect on profitability. Andika et al (2015) entitled "Analysis of the Effect of Non-Performing Finance on Murabahah, Mudharabah, and Musyarakah Financing on Profitability in Islamic Commercial Banks" with the results that partially NPF musyarakah financing has a significant effect on profitability, while NPF Murabaha and mudharabah have no significant effect on profitability.

Solihatun, conducted research on the Non-Performing Financing Analysis of Sharia Commercial Banks in Indonesia in 2007-2012, June 2014 with the conclusion that Financing for deposit ratios had a significantly positive effect on NPF, Return on Asset had a significantly negative effect on NPF and Inflation was not Significant positive effect on NPF. Sri Mulyaningsih and Iwan Fakhruddin, examined the Effect of Non Performing Mudharabah Financing and Non Performing Musyarakah Financing on profitability against profitability in Sharia Commercial Banks, January 2016, with the results of the study concluded that NPF Mudharabah had no effect negative but significant positive effect and NPF Musyarakah does not affect the profitability of the Sharia Bank. Nurimansyah Setivia Bakti, conducted research on the Analysis of Third Party Funds, CAR, ROA AND NPF towards Financing in Sharia Banking, 2017 with results research that DPK, CAR, ROA, and NPF have a significant influence on Sharia Commercial Bank Financing, where Third Party Funds have a significant effect on financing, CAR and ROA have no effect on financing but the NPF has a negative effect and does not have a significant effect on financing. Diah Ayu Legawati and Ari Prasetio, conducted research on the effect of financing based on the type of use against NPF at the Sharia commercial bank and the Sharia Business Unit in Indonesia, 2016, with the results of research on Working Capital Financing partially having a significant effect on Non Performing Financing, Investment Financing partially has a significant effect on Non Performing Financing and Consumer Financing has a non-significant effect on Non Performing Financing in the Islamic banking industry in Indonesia. And working capital financing, investment financing, and consumption financing simultaneously have an influence on Non-Performing Financing in the Islamic bank industry in Indonesia.

Based on the above studies, there are different research results and conclusions that are differently related to the effect of the variable Financing on profitability and other variables, and the variables that are used as research objects vary as well, but researchers will conduct research that refers to Juliana's researches. and Euis Komariah in 2017 and the research of Afrianandra and Mutia in 2014, with additional financing variables with lease or Ijarah contracts and objects examined by the Sharia Business Unit for the 2014-2018 period. Based on the above, research is currently researching about **THE EFFECT OF FINANCING IN SHARIA BUSINESS UNITS ON PROFITABILITY AND FINANCING RISK MANAGEMENT.**

p-ISSN: 2086-7662
e-ISSN: 2622-1950

B. Formulation of Problems

Based on the description and data on the background above, there are interesting problems to be analyzed and reviewed, namely regarding the distribution of financing disbursed by the Sharia Business Unit with Murabaha, mudharabah, musyarakah and Ijarah contracts, the profitability obtained by the SBU as a result of financing and managing risks for the financing itself.

The principal formulation of the problem in this study are:

1. Will financing in the Sharia Business Unit have an impact on profitability?
2. How is the risk management for the financing carried out by the Sharia Business Unit?

C. Research Objectives

The research objective is the desire of the researcher to know more about the distribution of funds with financing-financing and to continue the previous research by adding the financing variable ijarah contract and the research object of the Sharia Business Unit which should affect the profitability and risk management carried out by the SBU.

D. Benefits of Research

This research is expected to be useful for various stakeholders related to this research material, namely for:

a. Researchers

Research can be used for researchers to add insight and knowledge about risk management and increased profitability to the Sharia Business Unit.

b. Islamic Business Units

The results of this research are expected to be used as a reference for evaluating the implementation of financing policies when NPF occurs a lot and risk management and increased profitability by Sharia Business Units

c. Academics

The results of the study are expected to contribute to the insight and development of research on management and strategies for increasing profitability and handling risks that give rise to NPF in Sharia Business Units in accordance with Shari'ah provisions.

d. The citizen

The results of this study are expected to increase the knowledge and understanding of the management of Islamic banking especially the Sharia Business Unit.

E. Contributions of Research

The results of the research are expected to be a solution and contribution advice and recommendations that can be submitted and become a reference for decision-makers including the Sharia Business Unit, OJK and specifically for campuses and subsequent researchers to be able to refine and do more deeply this research.Literature Reviews

A. Definition of Financing and Distribution of Funds in Islamic Banking

The task and function of the bank are to channel funds by providing loans or Financing loans in Syari'ah Banking with various sharia contracts carried out by Islamic banks including the Syari'ah Business Unit. According to Muljono, financing is the ability to carry out a purchase or make a loan with a promise that the payment will be suspended at a certain agreed time period. On the side of the channeling of funds (Landing of Fund), financing is financing that has the potential to generate income compared to other funding alternatives.

Operationally the function of the Shaara Bank The financing of the Shari'ah bank is regulated by the Banking Law Syari'ah No. 21 of 2008, in article 4 paragraph 1 that Sharia Banks must carry out the function of collecting and distributing public funds. Whereas in Article 19 paragraph 1.c, d, e, and f, it is stated that the sharia bank in carrying out its business activities includes:

a. Distributing profit sharing financing based on mudharabah agreement, musyarakah contract, or other contracts which is not in contravention of Sharia principles;
b. Distributing Financing based on Murabahah Agreement, Salam Agreement, Istishna Agreement, or other Contracts that do not conflict with Sharia Principles;
c. Distributing Financing based on qardh contract or another contract which is not in conflict with Sharia Principles;
d. Distributing movable or immovable property leasing Financing to Customers based on ijarah contract and/or purchase lease in the form of ijarah muntahiya bittamlik or other Akad that do not conflict with Sharia Principles;

p-ISSN: 2086-7662
e-ISSN: 2622-1950

As mentioned above and based on article 19 of Law No. 21 concerning Sharia Banking, the distribution of funds in the sharia bank is channeled as a product of channeling funds that can be developed with three models, namely:

a. Financing by conducting an investment cooperation business to obtain both goods and services at the same time with the principle of profit sharing. The principle of profit sharing for financing products in Islamic banks is operationalized with musharaka and mudharabah patterns.
b. Financing by carrying out the principle of buying and selling. The principle of buying and selling was developed as a form of financing for murabahah, salam and istishna financing.
c. Funding intended to obtain services is carried out under the principle of rent (Ijarah) and Ijarah Muntahia bit tamlik. The ijarah transaction is based on the transfer of benefits.

Based on the explanation above, the financing of the Sharia Business Unit can be classified based on the following types of contracts:

1. Murabahah agreement

Murabahah is the sale and purchase of goods at the cost of goods with additional profits agreed between the seller and the buyer of the goods. The difference that appears in murabahah buying and selling is that the seller must disclose the cost of goods and then profit negotiations will take place. A Murabaha agreement, the seller finances the purchase of goods needed by the buyer. For example, murabahah transactions carried out in a Sharia Bank, the Bank will buy goods needed by customers from suppliers (suppliers) and then sell them to customers at a price plus agreed profits.

The mechanism carried out in Murabaha transactions carried out in the Sharia Banking sector is as follows: The bank acts as the temporary seller of the customer as a buyer. The selling price is the purchase price of the bank from the manufacturer (factory/shop) plus profit. The selling price and term of payment must be agreed by both parties. The sale price is stated in the sale and purchase agreement and cannot change during the validity of the contract. In banking, Murabaha is usually carried out by installment payments (small amount). If there is already an item, it will soon be handed over to the customer, while the payment will be made in a formidable manner.

2. Mudharabah agreement

Al-mudharabah is a contract of business cooperation between two parties, where the first party (Shahibul Maal) provides all (100%) capital, while the other party becomes the manager. Mudharabah business profits are divided according to the agreement set forth in the contract, whereas if the loss is borne by the capital owner as long as the loss is not due to the manager's negligence. If the loss is due to fraud or negligence of the manager, then the manager must be responsible for the loss. (Management of Islamic bank financing, Muhammad, 102)

Karnaen Perwaatmadja stated that al-mudharabah (profit sharing) that is, capital participation in a government or private company in the form of profit sharing. Abdullah Saeed stated, that mudharabah is a contract between two parties where one party is called shohibul mal (investor) entrust money to a second party, called mudharib, for the purpose of running a business. (Muamalah Jurisprudence, Drs. Sohari Sahrani, Dra Hj. Ru'fah Abdullah, 2011: 188).

In the application of the mudharabah system, there is no provision for something that can be used as collateral for investors, because collateral in the mudharabah system is determined in the form of trust. As for the form of guarantees on productive credit, movable goods or immovable property.

Basically, the guarantee is a tool in the form of goods to be trusted by investors in borrowing money. In principle, giving credit is the trust of investors to credit applicants. This is in accordance with UUP No. 14/1967 concerning banking principles, article 24 paragraph 1, that commercial banks do not give credit without guarantees to anyone .. Abdullah Saeed in this connection suggests that all forms of violations of contract clauses can make mudharib responsible for all risks. (Muamalah Jurisprudence, Drs. Sohari Sahrani, MM., MH, Dra Hj. Ru'fah Abdullah, MM. 2011: 190). In syirkah mudharabah, if there is a profit, the profit is divided according to the profit sharing ratio agreed upon by both parties. Whereas if it is a loss, the capital person (Shahibul Maal) will bear the financial loss. The party contributing his services (mudharib) does not bear any financial losses, because he does not make any financial contributions. The form of loss borne by mudarib is in the form of loss of time and effort that he has already mustered without getting any compensation. (Material of Islamic Economics Da'wah. M. Nadratuzzaman, AM Hasan Ali, A. Bahrul Muhtasib. 2008: 92). Basically, Islam has allowed giving relief to humans to use their money in a business with a form of cooperation, such as qiradh or mudharabah. Sometimes people have assets, but they are not capable of producing them. Sometimes there are people who don't have wealth, but they have the ability to produce it. Therefore, the Sharia allows this muamalah so that both parties can take advantage of it.

The wisdom of the mudharabah is that people can cooperate in trade matters, because this includes helping each other. This is as explained in the hadith that the sanad from Abu Hurairah which means: "From Abu Hurairah RA. Said, that the Messenger of Allah said: Whoever gives the poor to the poor from the sorrow and mist of the world, Allah will spend it from grief and mist on the Day of Judgment. And who facilitates the busyness of people, God will provide convenience in the world and the hereafter and God always helps his servants as long as that servant helps brother. "

3. Musyarakah Contract

The understanding of the Mutanaqisah agreement according to the National Sharia Council of MUI and PSAK Np. 106 Mutanaqisah is an agreement between two or more parties for a particular business, each party contributing funds to the provisions divided by the And losses based on fund contributions.

According to DR. Jafril Khalil, the Mutanaqisah is a contract between two or more persons with a deposit of capital and with profit divided by their fellow according to the agreed portion. Meaning of Musyarakah are as:

a. Etymologically Al-Musyarakah or "Assyirkah" means "mixing" or mixing between something and the other.
b. Terminology, Musyarakah is an agreement between two or more parties for a particular business in which each party grants a constriction of funds by Agreement that the profit and risk will be borne together according to the agreement.

In the Mutanaqisah all capital is put together to be a model of the MUTANAQISAH project and managed jointly. Each capital owner has the right to participate in determining the business policy carried out by the implementation of the project. The owner of the capital is trusted to run a project of the Mutanaqisah Act may take action:

1) Combining project funds with personal property.
2) Operate a Mutanaqisah project with another party without the other capital owner's permission.
3) Every capital owner may transfer his or her own or be replaced by another party.
4) Every owner of the capital was to conclude the agreement when he withdrew from the union, passed away and became a legal defect.
5) Costs incurred in the implementation of the project and the project term should be known together, the profit is divided according to the portion of the capital.
6) The project to be executed must be mentioned in the contract. After the completion of the customer, the project returns the funds together for the bank's agreed results.

4. Ijarah Contract

According to Sayheed Sabiq in jurisprudence Sunah, Al Ijarah is derived from Al Ajru which means Al ' Iwadhu (Change/compensation). Ijarah can be defined as an agreement on the transfer of Rights (benefits) of a goods or services, in a certain time with the payment of a rental wage (Ujrah), without being followed by the transfer of ownership of an item or service (hiring someone) Replacement (paying rent or a certain amount of wages).

From the above definition, ijarah similar to the contract of sale but that is transferred is not the ownership rights but the rights or benefits, the benefit of an asset or from a service/job.

Assets leased (object Ijarah) can be in the form of houses, cars, equipment and so on, because the transferred is the benefit of an asset so that everything that can be transferred benefits can be an Ijarah object. Thus, consumable goods cannot be an object of Ijarah, because taking advantage means having it. Another form of Ijarah object is the benefit of a service derived from the work or from one's job.

Ijarah contract requires the Lister to provide the asset used or can be taken advantage of during the contract period and entitles the Lister to receive the wages lease (Ujrah). For example, renting a vehicle, the vehicle must be usable, and a damaged vehicle cannot be taken advantage of. If after the contract there is damage before use and at any time has not passed then the contract can be said void or the Lister must replace with other similar assets.

In the event of a defect resulting in a decrease in the usability value of the leased asset and not due to renter's negligence, the Lister shall bear its maintenance costs during the contract period or replace it with similar assets. In fact, Lister should be obliged to prepare leased assets in conditions that can be taken advantage of. the renter is the party who uses/benefits the asset so that the renter is obliged to pay the rent and use the asset in accordance with the agreement (if any), not contrary to sharia and maintain or maintain the integrity of the asset. If asset damage occurs due to tenant negligence then it is obliged to replace it or repair it. During the refurbishment period, the lease period does not increase. The Lister may ask the renter to submit collateral for the Ijarah to avoid the risk of loss-PSAK 107.

B. Profitability Ratio

The profitability ratio is a ratio or comparison to know the ability of the company to gain profit from revenue related to sales, assets, and equity based on a specific measurement basis. The types of profitability ratios are used to demonstrate how much profit or profit gained from the performance of a company that affects records of financial statements that must conform to financial accounting standards. Profitability ratios are required for the recording of financial transactions usually assessed by investors and creditors (banks) to assess the amount of return on investment to be gained by the investor and the magnitude of the company's profit to

p-ISSN: 2086-7662
e-ISSN: 2622-1950

assess the ability The company pays debt to the lender based on the level of use of assets and other resources so that the Company's level of efficiency looks.

Suwiknyo explained that the ratio of profitability is the ratio that indicates the level of effectiveness achieved through the bank's operational efforts ". Based on Bank Indonesia regulation No. 13/1/PBI/2011 One of the indicators to assess the Bank's health earning. Earning is one of the bank's assessments of the profitability or also known as a degree of instability. These indicators include Return on Asset (ROA) and Net Interest Margin (NIM).

Zulifiah and Susilowibowo (2014) suggested that ROA was an indicator very often used in measuring the level of profitability. Bank Indonesia as a coach and banking supervisor prioritizes the value of profitability of a bank measured from assets whose funds are derived from most of the deposits distributed by the public. Hery (2015:228) "Return on asset (ROA) is the result of a return on the asset in creating a net profit. In other words, this ratio is used to measure how much net profit will be generated from every rupiah of funds embedded in the total assets. Comparing the profit before tax on the number of assets.

C. Financing risk

Umam (2016:206) suggests that a bad credit/NPL (including NPF, pen) at first always begins with the occurrence of "tort" (the pledge/injury of the pledge), which is a condition in which the debtor does not want to be able to fulfill the promises that have been stated in the credit agreement (including the Financing Agreement). NPL (Non-Performing Loan) is used to see losses due to credit risk, Non-Performing Loan is usually used by conventional banks while in Sharia banking terminology is called Non-Performing Finance (NPF) ".

Non-Performing Finance By comparing the problematic financing to total financing. Financing that is relatively smooth or the risk of problematic financing consists of less fluent, doubtful and congested financing.

1. Non-Performed Financing

The definition of problematic financing (NPF) is a disbursement of funds carried out by financing institutions such as sharia banks that in the implementation of financing payments by customers it happens things like non-current financing, financing The debtors does not meet the promised requirements, and the financing does not keep the installment schedule, so it has a negative impact on both sides (debtors and creditors).

Non-Performing Loan is financing that has difficulty in repayment, whether it is caused by error analysis of credit giving or due to the economic condition that has instability resulting in the existence of Failure in most economic activities. This ratio is an indicator of loan quality. According to Gup and Kolari (2005:68) in (Prasetyo, 2012:11), the quality of the loan can also be seen from the size of write-off and Non-Performing Loan. According to Gup and Kolari (2005:68) in (Prasetyo, 2012:11), the number of Non-Performing Loans is the first indicator that can be seen by bank management in identifying the loan quality. Non-Performing Loan is a summation between a non-accrual loan (a loan that cannot be settled – a restructuring (a loan whose interest is lowered) or the time period is extended, due to the problematic debtor and the real estate.

Non-Performing Financing (NPF) is financing that is problematic and does not have a good performance and is classified as financing with the condition of receivables on financing is less fluid, doubtful and stalled. One of the duties of Bank Indonesia is to maintain and maintain a healthy and trustworthy banking system with the aim of maintaining the economy, thereby according to the task of the BI controlling the entire banking of the problematic financing The regulations relating to the control, one of the regulations governing the NPL is the regulation of the Financial Services Authority No. 15/PJOK. 03/2017, on the assignment of Starus and follow-up Public Bank supervision mentioned in article 3 paragraph 2 letter d stated that the credit ratio of net problematic (Non Performing Loan/NPL net) or the ratio of the net problematic financing (Non Performing Financing/NPF net) more than 5% (five percent) of the total Credit or total financing, the Bank is assessed to have potential difficulties that endanger the business continuity as referred to in paragraph (1) if it meets one or more of the criteria referred to in the above article. In addition, OJK will set the category as special supervision for the longest period of 1 year if one of its terms in the NPL status is more than 5% and can be extended 1 year again if the condition of one of its criteria is still under NPL 5% of total financing in the next period.

2. Non-Performing Financing (NPF) Gross

NPF Gross is a comparison between the amount of credit awarded with the collectibility of 3 to 5 (less fluid, doubtful, stalled) compared to the total credit given by the Bank.

The NPF Gross formula is as follows:

$$\text{NPF Gross} = \frac{\text{credits given with collectibility 3s/d5}}{\text{Total Credits awarded}} \times 100\%$$

p-ISSN: 2086-7662
e-ISSN: 2622-1950

3. Non-Performing Financing (NPF) Net

The NPF Net is a comparison between the amount of credit awarded with a collectible of 3 to 5 (less smoothly, doubtful, traffic jams) minus the collection of Collectibility (PPAP) collections of 3 to 5 (less fluent, doubtful, Compared to the total credit provided by the Bank.

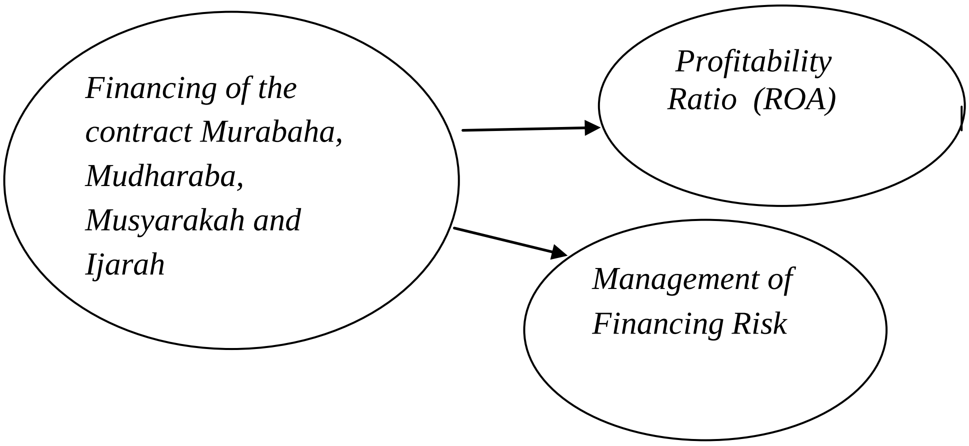
The NPF Net formula is as follows:

$$\text{NPF Net} = \frac{\text{Credits provided with collectibility 3s/d5 – PPAP with collectibility 3s/d5}}{\text{Total Credits awarded}} \times 100\%$$

D. Conceptual framework Research

Based on theoretical studies, empirical studies, and several hypotheses are supported by the theory. Financing with sharia contract will affect profitability ratio and risk management can be described with the development of the conceptual framework, shown in Figure 3-1 below:

Figure 3-1, conceptual framework Research



METHOD

A. Types and Research Approaches

Based on the formulation of the problem and research objectives, this type of research can be categorized as a type of quantitative research with emphasis on testing using a descriptive approach, namely the approach to concepts, foundation and legal provisions, fatwa and regulations and applicable positive legal provisions (status approach) and the case approach to the experience that the researcher has done.

Research using a quantitative approach is research that focuses on testing hypotheses, the data used must be measurable and will produce generalizable conclusions. This approach uses inferential statistical analysis methods.

B. Variable Operations

The operational variables in this study are Financing with Mudharabah, Musyarakah, Murabahah and Ijarah and the Profitability and Risk Management Ratios as independent variables. The variables used in this study consisted of independent variables and dependent variables, with the following explanation:

a. Independent Variable

The independent variable is the variable that affects, which causes or changes the dependent variable, in this case, is Financing to a Sharia Business Unit with contracts:

1. Murabahah
2. Mudharabah
2. Musyarakah
4. Ijarah

b. Dependent Variable

Dependent variables are variables that are influenced because of the existence of independent variables, in this study are:

1) Profitability, and
2) Financing Risk

p-ISSN: 2086-7662
e-ISSN: 2622-1950

C. Data Sources

The data sources in this study are divided into two, namely as follows: Primary data is data obtained from the Financial Services Authority statistics and the Syari'ah Business Unit website and Secondary Data, This data is data obtained from the literature of the literature relating to the material to be discussed, in the form of books, journals, DSN fatwas, sharia banking regulations, contract / financing agreements and other information related to Murabaha agreements and other data that can become a source of research.

D. Research Object

The object of the research used in this study is the Financing contract with sharia contracts, Profitability Ratio - ROA (Return on Asset) and Management of Financing Risk.

E. Data Collection Techniques

In accordance with the issues raised, in the data collection the researchers conducted research through:

1. Documentation Study

Documentation studies are conducting library searches and reviews. Documentation studies are conducted to achieve a comprehensive understanding of the concepts studied. This data collection is done by reading, studying and analyzing the data obtained carefully, then from the analysis process, the researcher draws conclusions from general problems to specific problems.

2. Field Study

Field studies are data directly from the field using the technique of collecting data through the website of the Financial Services Authority, Syari'ah Commercial Bank website, then the data obtained from the field are processed and analyzed with quantitative statistical methods.

E. Data Analysis Techniques

The data analysis technique used in this study is a multiple linear regression analysis. In conducting multiple linear regression analysis. Multiple linear regression analysis is a linear relationship between two or more independent variables (X1, X2, ...Xn) with the dependent variable (Y).

This analysis is to determine the direction of the relationship between the independent variable and the dependent variable whether each independent variable is positively or negatively related and to predict the value of the dependent variable if the value of the independent variable increases or decreases. The data used is usually the interval or ratio scale.

The multiple linear regression equation is as follows:

Y '= a + b1X1 + b2X2 + ... + bnXn

Information:

Y '= Dependent variable, i.e. ROA and Financing Risk (NPF)

X1, X2, .. Xn = Independent variable, namely financing contracts in UUS

a = Constants (Y value 'if X1, X2 ... .. Xn = 0)

b = Regression coefficient (value of increase or decrease)

In conducting this multiple regression analysis, a multiple regression analysis is carried out between the financing variable and the variable ROA and the financing variable on financing risk (NPF) in accordance with the above equation. The next method requires the classical assumption test to get a good regression result. Classic assumption test consists of a normality test, multicollinearity test, and heteroscedasticity test, by analyzing between the two variables.

RESEARCH EXPLANATION RESULTS

A. Research Results

Based on the results of data processing with SPSS 23 with Analysis and testing of Profitability and Risk Financing (NPF) data as an independent variable and mudharabah, musyarakah, murabahah and ijarah financing in the period June 2014 to December 2018 by retrieving data from the top OJK statistic data the data of the Shari'ah Commercial Bank, can be explained as follows:

1. Multiple linear regression analysis

The regression equation used in this multiple linear analysis is:

Y '= a + b1X1 + b2X2 + ... + bnXn

Information:

Y '= Dependent variable, i.e. ROA and Financing Risk (NPF)

X1, X2, .. Xn = Independent variable, namely financing contracts in UUS

a = Constants (Y value 'if X1, X2 ... .. Xn = 0)

b = Regression coefficient (value of increase or decrease)

p-ISSN: 2086-7662
e-ISSN: 2622-1950

The analysis is carried out for the two dependent variables separately for each of the dependent variables namely ROA and Financing Risk (NPF). The analysis of the independent variable ROA on financing see the following table 5-1:

Table 5-1. The results of multiple regression analysis with the dependent variable ROA on financing

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.354	.760		5.728	.000
	MURABAHAH	-4.274E-5	.000	-.751	-1.724	.091
	MUDHARABAH	1.884E-5	.000	.133	.404	.688
	MUSYARAKAH	6.775E-6	.000	.470	1.301	.199
	IJARAH	.000	.000	-.786	-3.759	.000

Based on the table above, the regression equation above can be explained as follows:
Y '= a + b1X1 + b2X2 + ... + bnXn
Y = 4,354 + (-4,274) X1 + 1,884X2 + 6,775X3 + 0,000X4
Information:
Y '= Dependent variable, i.e. ROA (%)
X1, X2, ..Xn = Independent variable, namely financing contracts in UUS (Billion IDR) consisting of: Murabahah. X1, Mudharabah X2. MusyarakahX3 and Ijarah X4
a = Regression constant (Y value 'if X1, X2 ... Xn)
b = Regression coefficient, b1 = Murabahah, b2 = Mudharabah, b3 = Musyarakah, b4 = Ijarah

The analysis of the independent variable risk financing (NPF) on financing is as follows:

Table 5-2. The results of multiple regression analysis with independent variables NPF

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1628.199	1016.005		1.603	.115
	MURABAHAH	.049	.033	.517	1.464	.149
	MUDHARABAH	-.004	.062	-.018	-.067	.947
	MUSYARAKAH	-.002	.007	-.078	-.267	.791
	IJARAH	-.114	.049	-.394	-2.328	.024

Based on the table above, the regression equation above can be explained as follows:
Y '= a + b1X1 + b2X2 + ... + bnXn
Y = 1628,199+ 0.049X1 + (-0,004) X2 + (-0,002) X3 + (-0,114) X4
Information:
Y '= Dependent variable, i.e. NPF (Rp)
X1, X2, ..Xn = Independent variable, namely financing contracts in UUS (Billion IDR) consisting of: Murabahah. X1, Mudharabah X2. MusyarakahX3 and Ijarah X4
a = Regression constant (Y value 'if X1, X2 ... Xn)
b = Regression coefficient, b1 = Murabahah, b2 = Mudharabah, b3 = Musyarakah, b4 = Ijarah

2. Double Correlation Analysis (R)

This analysis is used to find out between the independent variables (Y), namely ROA and NPF on the dependent variable (X1, X2, ... X4)), namely all the Sharia Business Unit financing contracts simultaneously. This coefficient shows how much the relationship occurs between these variables.
Guidelines for giving interpretation of the correlation coefficient according to Soegiono, as follows:
0,00 - 0,199 = Very low
0.20 - 0.399 = Low
0.40 - 0.599 = Medium
0.60 - 0.799 = Strong
0.80 - 1,000 = Very strong

The results of regression analysis obtained the results of multiple correlation analysis with the dependent variable ROA, the following:

p-ISSN: 2086-7662
e-ISSN: 2622-1950

Table 5-3. Multiple Correlation analysis results, Variable ROA of Dependent

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.654[a]	.428	.382	.18229

a. Predictors: (Constant), IJARAH, MUDHARABAH, MUSYARAKAH, MURABAHAH

b. Dependent Variable: ROA

The results of regression analysis obtained the results of multiple correlation analysis with the NPF dependent variable, the following:

Table 5-4. Double Colleration Results, NPF as Variable Dependent

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.790[a]	.624	.594	243.64555

a. Predictors: (Constant), IJARAH, MUDHARABAH, MUSYARAKAH, MURABAHAH

b. Dependent Variable: NPF

3. Analysis of Determination

Determination analysis in multiple linear regression is used to determine the percentage of the influence of ROA and NPF (Y) on financing contracts in Islamic Commercial Banks (X1, X2, ... Xn) simultaneously. This coefficient shows how much the percentage of ROA and NPF for financing contracts in UUS is used in the model and is able to explain the variable ROA and NPF affect the policy of financing distribution with mudharabah, musyarakah, murabahah, ijarah contracts.

The analysis results refer to table 5-3 for the dependent variable ROA and table 5-4 for the NPF dependent variable

Interpretation used when:

R2 = 0 then there is no influence between the independent variables on the dependent variable.

R2 = 1, there is a perfect influence between the independent variables on the dependent variable, meaning that the variation of the independent variables used in the model explains 100% variation in the dependent variable.

4. Normality Test

In conducting the normality test using the Kolmogorov-Smilnov one-sample test using a significance level of 0.05, meaning that the data are declared normally distributed if the significance is greater than 5% or 0.05. Based on Table 5-5 the results of the Normality Test with Kolomogorov-Smirnov can be seen below:

Table 5-5. Normality Test Results3. Sample of Formulae

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ROA	.105	55	.197	.986	55	.772
NPF	.155	55	.002	.911	55	.001
MURABAHAH	.130	55	.022	.927	55	.003
MUDHARABAH	.190	55	.000	.902	55	.000
MUSYARAKAH	.178	55	.000	.876	55	.000
IJARAH	.153	55	.003	.873	55	.000

a. Lilliefors Significance Correction

5. Multicollinearity Test

This test is used to determine the existence of a liner relationship between independent variables in the regression model. The prerequisites that must be fulfilled in regression are the absence of multicollinearity. As for the test method used in this study is to compare the individual coefficient of determination (r^2) with the value of determination simultaneously (R^2). Based on table 5-6 Results of the analysis of multicollinearity test, by performing a regression of the pledge agreement as the dependent variable and mudharabah contract as an independent variable can be seen below:

able 5-6 Results of analysis of the Multilcolinearity Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.933[a]	.870	.868	1482.46284

a. Predictors: (Constant), MUDHARABAH

Then the results of analysis on regression conducted by input mudharabah agreement as the dependent variable and Musharaka contract as an independent variable can be seen in table 5-7 below:

Table 5-7 Results of analysis of Multicolinearity Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.927[a]	.859	.856	619.44962

a. Predictors: (Constant), MUSYARAKAH

Then the results of analysis on regression are conducte by input the muyarakah agreement as the dependent variable and the ijarah agreement as an independent variable can be seen in table 5-8 below:

Table 5-8 Result of analysis of Multicolinearity

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805[a]	.647	.641	9644.51541

a. Predictors: (Constant), IJARAH

The coefficient of determination of R^2 can be seen in tables 5-3 and 5-4 above. Next is a summary table of the results of the multicollinearity test can be seen in table 5-9 below:

Table 5-9. Summary of result Multicolinerity testtable

Dependent Variable	*Independent Variable*	*r square (r^2) Value*
Mubaraha Contract	*Mudharaba Contract*	*.870*
Mudharaba Contract	*Musyaraka Contract*	*.859*
Musyaraka Contract	*Ijara Contract*	*.647*
R^2 value withdependent variable NDF	*.624*	
R^2value with dependent variable ROA	*.428*	

Based on the table above, it is known that the value of R^2 with the NDF dependent variable is .624, and the value of R^2 with the dependent variable ROA is .428 and the R-value in overall is carried out by r square (r^2).

6. Heteroscedasticity Test

This test is used to determine the existence of variance in the residual inequality for all observations in the regression model or to determine the existence of classical assumptions of heteroscedasticity deviations. The prerequisites that must be fulfilled in this regression model are the absence of heterocedasticity symptoms. Then the method used in this study is to carry out the Glesjer test, see the regression chart pattern and test the spearman correlation coefficient.

a. Glesjer Test

The Glesjer test is carried out as a way of regression between independent variables with residual absolute values (ABS_RES). If the significance value between the independent variables and absolute residuals is more than .05 then there are no problems in heteroscedasticity tests. The results of a simple test analysis with the dependent variable ROA in this study can be seen in table 5-10 below:

Table 5-10. Simple test results with the dependent variable ROA

Coefficientsa.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.354	.760		5.728	.000
	MURABAHAH	-4.274E-5	.000	-.751	-1.724	.091
	MUDHARABAH	1.884E-5	.000	.133	.404	.688
	MUSYARAKAH	6.775E-6	.000	.470	1.301	.199
	IJARAH	.000	.000	-.786	-3.759	.000

a. Dependent Variable: ROA

The results of the simple test analysis with the NPF dependent variable in this study can be seen in table 5-11 below:

p-ISSN: 2086-7662
e-ISSN: 2622-1950

Table 5-11. Simple test results with NPF dependent variable

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1628.199	1016.005		1.603	.115
	MURABAHAH	.049	.033	.517	1.464	.149
	MUDHARABAH	-.004	.062	-.018	-.067	.947
	MUSYARAKAH	-.002	.007	-.078	-.267	.791
	IJARAH	-.114	.049	-.394	-2.328	.024

a. Dependent Variable: NPF

The results of a simple test analysis with the dependent variable RES_1 in this study can be seen in table 5-12 below:

Table 5-12. Simple test results with dependent variable RES_1

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.554E-16	.760		.000	1.000
	MURABAHAH	.000	.000	.000	.000	1.000
	MUDHARABAH	.000	.000	.000	.000	1.000
	MUSYARAKAH	.000	.000	.000	.000	1.000
	IJARAH	.000	.000	.000	.000	1.000

a. Dependent Variable: Unstandardized Residual

b. Look at patterns of points on scatterplot regression

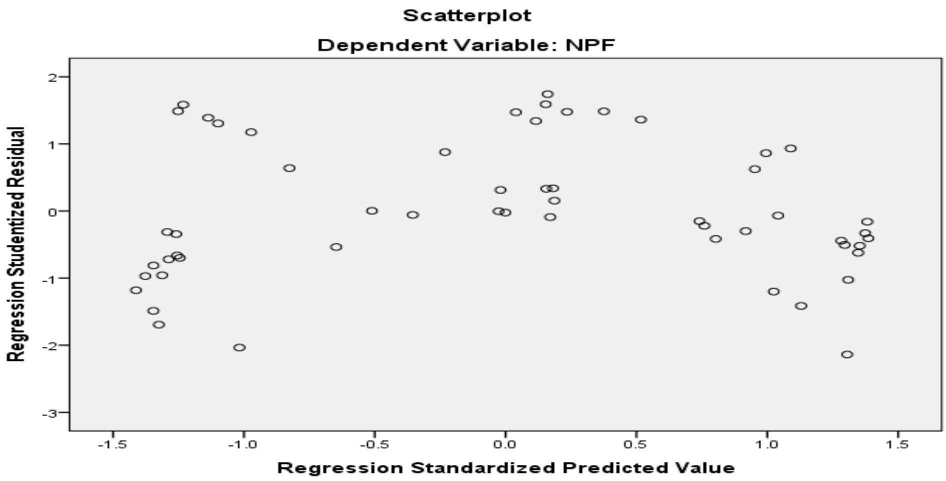
This method is used by looking at the scatterplot graph between standardized predicted value (ZPRED) and standardized residual (SRESID), there is a certain pattern on the scatterplot graph between ZPRED and SRESID where the Y axis is Y predicted and the X axis is residual (Y prediction Y really).

The basic decision making is:

1) If there are certain patterns, such as dots that form a certain pattern that is irregular and wavy, widens and then narrows, heteroscedasticity occurs.
2) If there is no clear pattern, such as points spread above and below the number 0 on the Y axis there is no heterocedasticity.

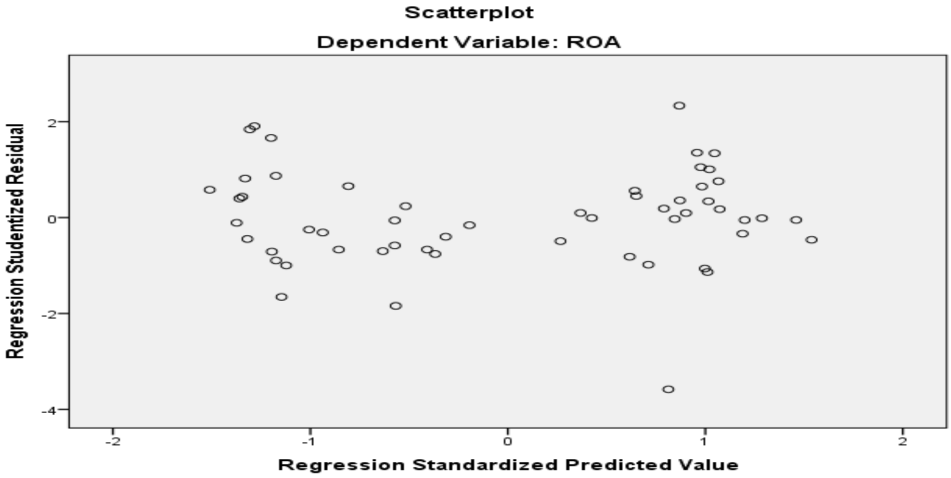
The results of the analysis by looking at the pattern of points on the scatterplot regression with the dependent variable NPF can be seen in graph 5-1 below.

5-1. Scatterplot graph



The results of the analysis by looking at the pattern of points on the scatterplot regression with the dependent variable ROA can be seen in graph 5-2 below.

Graph 5-2. Scatterplot Graph



c. Coefficient of correlation test of Spearman's rho

This test method correlates independent variables with residual unstandardized values. The test uses a significance level of 0.05 with a 2-sided test. If the correlation between the independent variables and residuals is more than 0.05, then it can be said that there is no heterocedasticity problem in the regression model. The results of the analysis of the spearman correlation coefficient can be seen in table 5-14 below:

Table 5-14. Spearmans rho correlation coefficient

Nonparametric Correlation

Correlations

			MURABAHAH	MUDHARABAH	MUSYARAKAH	IJARAH	Unstandardized Residual
Spearman's rho	MURABAHAH	Correlation Coefficient	1.000	.879**	.967**	-.830**	.021
		Sig. (2-tailed)	.	.000	.000	.000	.879
		N	55	55	55	55	55
	MUDHARABAH	Correlation Coefficient	.879**	1.000	.917**	-.747**	.074
		Sig. (2-tailed)	.000	.	.000	.000	.593
		N	55	55	55	55	55
	MUSYARAKAH	Correlation Coefficient	.967**	.917**	1.000	-.849**	.044
		Sig. (2-tailed)	.000	.000	.	.000	.750
		N	55	55	55	55	55
	IJARAH	Correlation Coefficient	-.830**	-.747**	-.849**	1.000	-.045
		Sig. (2-tailed)	.000	.000	.000	.	.745
		N	55	55	55	55	55
	Unstandardized Residual	Correlation Coefficient	.021	.074	.044	-.045	1.000
		Sig. (2-tailed)	.879	.593	.750	.745	.
		N	55	55	55	55	55

**. Correlation is significant at the 0.01 level (2-tailed).

Based on tables 5-13 above the Undstandardized Residual has a significance value of more than 0.05 on the overall independent variables, so that it can be concluded that there is no problem of heterocedasticity in the model regression.

B. Explanation of Research Results

1. Analysis of the Effect of ROA on Financing

Based on the results of the research analysis, the following results are obtained:

a. The constant of 4.354 shows that if (X1, X2, X3, and X4) the financing of murabahah, mudharabah, musyarakah, and ijarah is 0, then the ROA (Y ') value is Rp. 4,354.

b. The variable regression coefficient of murabahah contract financing (X1) of -4,274 indicates that if other variables are fixed and Murabaha contracts increase by 1%, ROA decreases by -Rp 4.274 billion. The

 p-ISSN: 2086-7662
e-ISSN: 2622-1950

coefficient is negative, meaning that there is a negative relationship between Murabaha financing to ROA so that it can be interpreted that there is an increase in murabahah contract financing but has a negative effect on ROA.

c. The regression coefficient of the mudharabah contract (X2) financing variable of 1,884 indicates that if other variables have fixed values and mudharabah contracts have increased by 1%, ROA has increased by IDR 1,884 billion. The coefficient shows a positive value which means that there is a positive relationship between mudharabah financing and ROA so that it can be interpreted if there is an increase in mudaraba financing, the ROA will increase as well.
d. The regression coefficient of the financing variable musyarakah contract (X3) of 6,775 shows that if the other variables are fixed values and the musyarakah contract increases by 1%, the ROA increases by IDR 6,775 billion. The coefficient shows a positive value, meaning that there is a positive relationship between musyarakah financing and ROA so that it can be interpreted if there is an increase in musyarakah financing, then ROA will increase as well.
e. The regression coefficient of the ijarah contract financing variable (X4) of 0.00001 shows that if other variables have fixed values and the musyarakah contract has increased by 1%, the ROA has increased by Rp. 0.00001 billion. The coefficient shows a positive value which means that there is a positive relationship between ijarah financing and ROA so that it can be interpreted if there is an increase in ijarah contract financing, ROA will increase as well.
f. Based on the analysis of multiple correlations obtained by the R number of .654, this shows that there has been a strong relationship between ROA and all financing agreements in the Syari'ah Business Unit as a whole, especially in the murabahah, mudharabah, musyarakah and Ijarah contracts.
g. Based on the results of the regression analysis see Table 5.3, the results of multiple correlation analysis, the summary model shows the number R2 (R square) of 0.428 or 42.8%. This shows that the percentage effect of the independent variable is the financing of Murabaha contracts. mudharabah, musyarakah, and ijarah on the dependent variable, namely ROA of 42.8%, or variations in the variables of financing contracts as the independent variables used in this model is able to explain 42.8% of the variation in the dependent variable or ROA, while the remaining 57.2% influenced by other variables not formulated in this research model.
h. Based on the results of the Normality Test in the Kolmogorov-Smirnov column, it can be seen that the significant value of ROA is .197, NPF is .002, murabahah .022, mudharabah .000 contract, musyarakah .000 and ijarah are .003. While the significance of all variables must be greater than 0.05, it can be seen that the ROA variable is normally distributed.
i. Based on the results of the analysis of multicollinearity test obtained R^2 value with the dependent variable ROA of .428 and the R-value of rationality carried out r square (r^2) then it can be said that there is no multicollinearity problem in the regression model.
j. Based on the Glesjer test, the results of the analysis with this test show that the significance of financing contracts with dependent variable ROA occurs in Murabaha contract variables having a significant value of .091, mudaraba of .688 and musyarakah of .199, whereas with the dependent variable RES_1, there was significance in all dependent variables, thus it can be concluded that there were no heteroscedasticity problems in the regression model.
k. Based on Graph 5-2, which is a graph of the regression plot with the dependent variable ROA, it can be seen that the points do not form clear patterns and spread points above and below number 0 on the Y-axis. So it can be concluded that there are no heteroscedasticity problems in the regression model. that is.
l. Based on the analysis of the spear correlation coefficient it is known that the Unstandardized Residual has a significance value of more than 0.01 on the overall independent variable so that it can be concluded that there is no problem of heteroskedasticity in the regression model.

2. Analysis of the effects of risk management (NPF) on Financing

Based on the results of the research analysis, the following results are obtained:

a. The constant of 1628,199 shows that if (X1, X2, X3, and X4) the financing of murabahah, mudharabah, musyarakah, and ijarah is 0, then the NPF (Y ') value is Rp. 1,628.19 billion.
b. The regression coefficient of contract Murabaha financing variable (X1) of 0.049 indicates that if other variables have fixed values and mudharabah contracts have increased by 1%, the NPF has increased by Rp. 0.049 billion. The coefficient shows a positive value which means that there is a positive relationship between mudharabah financing and NPF so that it can be interpreted if there is an increase in mudharabah financing, the NPF will increase as well.
c. The variable regression coefficient of a mudharabah contract agreement (X2) of -0.004 indicates that if other variables have fixed values and Murabaha contracts have increased by 1%, the NPF has decreased by -Rp 0.004 billion. The coefficient is negative, meaning that there is a negative relationship between directional financing of the NPF so that it can be interpreted that there is an increase in financing for the mudharahah contract but has a negative effect on NPF.

d. The regression coefficient of financing variable musyarakah contract (X2) of -0.002 indicates that if other variables have fixed values and Murabaha contracts have increased by 1%, NPF has decreased by -Rp 0.002 billion. The coefficient is negative, meaning that there is a negative relationship between musyarakah financing of the NPF so that it can be interpreted that there is an increase in mudharahah financing, but it has a negative effect on NPF.
e. The regression coefficient of the Ijarah contract financing variable (X4) is -0.114 indicates that if other variables are fixed and Murabaha contracts increase by 1%, the NPF decreases by -Rp 0.114 billion. The coefficient is negative, meaning that there is a negative relationship between musyarakah financing of NPF so that it can be interpreted that there is an increase in ijarah contract financing but it has a negative effect on NPF.
f. Based on the analysis of multiple correlations obtained by the number R equal to .790, this indicates that there has been a strong relationship between NPF and all financing agreements in the Syari'ah Business Unit as a whole, especially in the murabahah, mudharabah, musyarakah and Ijarah contracts
g. Based on the results of the regression analysis see table 5.4, the results of multiple correlation analysis, the summary model shows the number R2 (R square) of 0.624 or 62.4%. This shows that the percentage effect of the independent variable is the financing of Murabaha contracts. mudharabah, musyarakah, and ijarah towards the dependent variable, NPF of 62.4%, or variations in financing contract variables as the independent variables used in this model are able to explain 62.4% variation in the dependent variable or NPF, while the remaining 37.6% is influenced by other variables which were not formulated in this research model
h. Based on the results of the Normality Test in the Kolmogorov-Smirnov column, it can be seen that the NPF significance value is .002, murabahah .022 contract, mudharabah .000 contract, musyarakah agreement .000 and ijarah .003. While the significance for all variables must be greater than 0.05 then the test results for normality data are not normally distributed,
i. Based on the results of the analysis of the multicollinearity test, the R^2 value with the dependent variable NPF of .624 and R^2 in overall values under the value of r square (r^2) can be said that there is no multicollinearity problem in the regression model.
j. Based on the Glesjer test, the results of analysis with this test show that the significance of financing contracts with dependent NPF variables occur in Murabaha contract variables having a significant value of .149, mudharabah of .947 and musyarakah of .791, while the dependent variable RES_1 is significant across the dependent variable, thus it can be concluded that there is no heteroscedasticity problem in the regression model.
k. Based on Graph 5-1 which is a scatterplot regression graph with the dependent variable NPF it can be seen that the points do not form a clear pattern and the points spread above and below number 0 on the Y-axis. So it can be concluded that there are no heteroscedasticity problems in the model the regression.
l. Based on the analysis of the spear correlation coefficient it is known that the Unstandardized Residual has a significance value of more than 0.01 on the overall independent variable so that it can be concluded that there is no problem of heteroscedasticity in the regression model.

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Based on the discussion of the results of multiple regression analysis, it can be concluded that overall financing in the Sharia Business Unit has a positive relationship to profitability and risk management, especially in mudharabah financing, musyarakah and ijarah have a positive effect on the profitability of the Shari'ah Business Unit, while Murabaha financing negative effect on ROA. Likewise, the effect of financing on risk management in this case Non Performance Financing has a positive effect on the increase in NPF on murabahah contract financing, whereas, in mudharabah financing, musyarakah and ijarah have a negative effect so that it can be interpreted that risk management in UUS is generally carried out carefully so that the NPF amount that occurs can be controlled except in Murabaha financing, the entire Shari'ah Business Unit must be more conservative and careful in distributing financing with the Murabaha contract, although in general this Murabaha contract is the most channeled financing so that the NPF number increases too.

The results of the multiple correlation analysis concluded that there was a strong relationship between Murabaha financing contracts. Mudharabah, musyarakah, and ijarah in the Shari'ah Business Unit both for ROA and NPF mean that an increase in ROA and the general NPF of ROA produced by the Sharia Business Unit are obtained from the amount of financing with these contracts without raising the NPF whose increase is not significant except in the Murabaha contract. This is also influenced by policies in financing disbursement to customers with various financing agreements that are generally carried out by the Sharia Business Unit.

The results of the regression determination analysis show that the percentage effect of financing distribution with Murabaha, mudharabah contracts. musyarakah and ijarah towards ROA on Sharia Business Units of 42.8%, while the remaining 57.2% is influenced by other variables not formulated in this research

p-ISSN: 2086-7662
e-ISSN: 2622-1950

model. While the results of the financing analysis of risk management or NPF level is 62.4% and the remaining 37.5% is influenced by variables not formulated in this study.

The Normality Test results show that only the ROA variable is normally distributed while the other variables are below the 0.05 significance value.

The results of the multicollinearity test tested using the dependent variables ROA and NPF did not occur in the multicollinearity problem in the regression model.

Whereas from the heteroscedasticity test results based on:

1. Gersjer test both with ROA and NPF and RES_2 dependent variables as a whole did not occur heteroscedasticity problems in the regression model.
2. The results of the good scatterplot regression method with the dependent variable ROA and NPF did not occur with heteroscedasticity problems in the regression model.
3. The results of the analysis of the Spearman correlation coefficient show that there is no problem with heteroscedasticity in the regression model.

RECOMMENDATIONS

The research that has been done is still a lot of shortcomings, especially on the results of the analysis and others so that further research on the same research with the different variables and research periods needs to be done by other researchers so that research and studies on this matter will be better and more perfect.

ACKNOWLEDMENT

This research is expected to be useful for stakeholders and researchers will examine and correlate with regard to this research, for the management of Sharia Business Units, internal campuses, and others.

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