

## Determinants of Islamic Banking SME Financing in Indonesia

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### ABSTRACT

Financing is one of the government's programs to provide relief for SMEs to meet working capital for their business. Variables that influence the acquisition of financing at Sharia Banks are Sharia Bank Procedures, Sharia Bank Services, Sharia Bank Profit Sharing Patterns, using the Slovin formula there are 55 research samples from 121 populations. The results of this research show that partially the procedures, services, and profit sharing patterns of Islamic banks do not have a significant effect on MSME financing in Indonesia and simultaneously the procedures, services, and profit sharing patterns of Islamic banks do not have a significant effect on MSME financing in Indonesia.

**Keywords:** Sharia Bank Procedure Factors; Sharia Bank Service Factors; Sharia Bank Profit Sharing Pattern Factors; and MSME Financing

## INTRODUCTION

Small and medium enterprises are the business sector that has the largest number with a significant workforce absorption capacity. Because a fairly large income gap still exists between large entrepreneurs and small and medium enterprises (SMEs), developing the competitiveness of small businesses is directly an effort to improve the welfare of the people at large, as well as narrow the economic gap (Saragih & Hafisah, 2017). According to (Hani & Fazlianda, 2021) MSMEs are a collection of people who shift economic resources and have the highest productivity. MSMEs are independent productive business units, which are carried out by individuals or business entities in the economic sector. Financial management is an important aspect for business progress. Financial management can be done through accounting (Hanum, 2019).

Micro, Small and Medium Enterprises (MSMEs) are an economic driving sector in various business fields that significantly contribute to improving people's welfare. It is proven that MSMEs create jobs so that they absorb a lot of labor and reduce unemployment. (Destiana, 2016). The economic crisis that occurred in 1998 left a bad mark on the development of the Indonesian economy. This incident caused many economic sector players to experience losses. Large companies and banks are the main targets. (Lubis, Renol and Mahalli, 2014). According to the World Bank, the economic impact of Covid-19 will stop the businesses of nearly 24 million people in East Asia and the Pacific. (Mardhiyaturrositaningsih & Syarqim, Muhammad, 2020). In efforts to develop the Micro and Small and Medium Enterprises (MSME) sector, this is increasingly visible with financing contributed by conventional banks, commonly known as credit, and sharia banks, namely with a profit sharing system. Financing for MSMEs is quite important considering the need for working capital and investment needed to run a business and increase capital accumulation for MSMEs (Destiana, 2016).

The expansion of sharia banking businesses in Indonesia shows positive developments. This indicates that sharia banking remains in demand among the public amidst the development of conventional banking and the rise of non-bank financial institutions. The potential and opportunities for Islamic banking in Indonesia are very large. This is because the majority of Indonesian people are Muslim and religious awareness is increasing. This potential and opportunity needs to be utilized optimally by sharia banking, including through the creation of sharia products that suit the needs of the community, in addition to expanding the sharia banking network. (Fathimah, 2017). Sharia banking is required to be able to work together with the government, private sector and society. The financing pattern offered by sharia banks combines moral and business aspects in their operational activities. To gain profit from every business, sharia banking avoids interest and applies the principle of profit and loss sharing. Based on this principle, sharia banks and customers agree to share profits or losses from the business carried out so that customers are not harmed and there is a sense of justice between the bank and customers. (Ikit, 2012). There are several factors that influence MSME actors in obtaining financing from Islamic banks, including bank procedures, bank services, and financing patterns provided by Islamic banks to their customers, namely MSME actors. These factors influence the market share of sharia banking which is still small compared to conventional banks.

Bank procedures are an important factor in influencing MSME entrepreneurs to use working capital financing services available at Sharia Banks. Working capital financing available at Islamic banks can be a factor for MSME entrepreneurs in dealing with the business capital they experience. Sharia banking is an intermediation institution that provides financial services to the community where all activities are carried out based on Islamic ethics and principles so that they are free from the element of usury (interest), free from non-productive speculative activities such as

gambling (maysir), free from activities that doubt (gharar), free from illegal matters (batil), and only finance halal businesses. In their operations, Islamic banks provide and charge compensation based on the Sharia principles of buying and selling and profit sharing so that these banks are often compared to interest-free banks.(Lubis, Renol and Mahalli, 2014).

Bank service is a factor that supports MSME players interested in obtaining financing from Islamic banks so that the good service provided by Islamic banks does not harm the bank itself and provides satisfaction for MSME players. The services in question can include speed of the disbursement process, ease of procedures, willingness to help and provide guidance, banking technology that makes payments easier, location proximity to the business, up to pick up service.(Tipa, Handra and Afrizal, Purba, 2018).

Profit sharing is one of the financing patterns found in Islamic banks, by transferring property rights/goods or assets to other parties using money as a medium of exchange. There are several sales and purchase contracts, where the sale and purchase used by sharia banks in providing financing to customers is murabahah, namely the process of buying and selling by providing a profit margin that has been mutually agreed upon by both parties doing it.(Lubis, Renol and Mahalli, 2014). Based on the background of the problem in this research, the identification of the problems obtained is the lack of market share in sharia banking which influences MSME players to choose conventional banks, there are differences in financing patterns between sharia banks and conventional banks so that MSME players prefer these banks, lack of socialization and marketing in Islamic bank financing system for MSMEs.

#### **LITERATURE REVIEW**

According to(Musfiroh, Salma, Fusiana, Mila and, Sabrina, Laila, Wuragil, 2017), Micro, Small and Medium Enterprises (MSMEs) are business activities that are able to expand employment opportunities, provide broad economic services to the community, encourage economic growth, and play a role in realizing national stability. Bank Indonesia defines MSMEs based on the criteria of assets, turnover and legal entity. What is called a micro business is a business carried out by poor or almost poor people, owned by a family, with local resources and simple technology. The business field is easy to enter and exit. Meanwhile, small businesses are businesses that have assets of up to IDR 200 million excluding land and buildings with a turnover of IDR 1 billion. Then it is called a medium business if it has a turnover of IDR 3 billion.

In accordance with Article 1 of Law no. 20 of 2008 concerning MSMEs is explained by the Ministry of Cooperatives and Small and Medium Enterprises that micro businesses are productive businesses owned by individuals and/or business entities that meet the criteria for micro businesses as regulated in this law. A small business is a productive economic business that stands alone, carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is part, either directly or indirectly, of a medium or large business that meets the criteria small businesses as intended in this law. Medium-sized businesses are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of small businesses or large businesses with total net assets or annual sales proceeds as regulated in this law.

### **Syariah Banking**

According to (Sofiah, Dini and Murtani, 2017) Sharia banks began to exist in Indonesia in 1992, but became known to the public starting in 2000, which is shown by the number of banks developing their business, from previously only conventional to sharia, either by opening sharia units, or becoming sharia banks.

Based on Law No. 21 of 2008 article 1 paragraph 7, it is stated that sharia banks are banks that carry out their business activities based on sharia principles and according to type consist of sharia commercial banks and sharia people's financing banks. According to (Musfiroh, Salma, Fusiana, Mila and, Sabrina, Laila, Wuragil, 2017) Sharia banks are financial institutions whose main business is providing credit or financing and other services in payment traffic and money circulation whose operations are adjusted

with sharia principles. As explained in article 3 of the Sharia Banking Law, it aims to support the implementation of national development in order to increase justice, togetherness and equal distribution of people's welfare, and sharia banking continues to adhere to sharia principles in a consistent (kaffa) and (istiqomah) manner. Based on (QS Al-Baqarah 2:275) sharia banks whose activities avoid usury, and the purpose of sharia banks being established is due to taking usury in financial and non-financial transactions.

According to (Musfiroh, Salma, Fusiana, Mila and, Sabrina, Laila, Wuragil, 2017) The aim of establishing Islamic banks includes directing the economic activities of the people to be Islamic, especially muamalah related to banking in order to avoid the practice of usury or types of trade that contain elements of gharar.

### **Sharia Bank Financing**

The definition of financing based on sharia principles according to Law No. 10 of 1998, concerning banking, article 1 paragraph 12 is "The provision of money or bills that can be equivalent to it, based on an agreement or loan agreement between the bank and another party which requires the party being financed to return the money or bills after a certain period of time in return or share the profits." Financing, namely funding provided by one party to another party to support planned investments, whether carried out by themselves or by institutions (Lutfi, 2013). In other words, financing is funding issued to support planned investments. In relation to sharia banking financing according to Bank Indonesia regulations, this is the investment of sharia bank funds both in rupiah and foreign currency in the form of financing, receivables, qardh, sharia securities, placements, capital investments, temporary capital investments, commitments and contingencies on administrative accounts and certificates. wadi'ah Bank Indonesia (Bank Indonesia Regulation No. 5/7/PBI/2003).

Sharia Bank Financing Concepts in Bank Indonesia Directors Decree No. 32/34/KEP/DIR dated 12 May 1999 Chapter VI article 28 concerning Business Activities, it is stated that banks are obliged to apply sharia principles with their business activities which include collecting funds from the public in the form of savings which include current accounts based on the wadiah principle Current accounts, savings based on the wadiah principle or mudharabah, time deposits based on the mudharabah principle. According to (Kamarni, Neng and Handra, 2019) Financing according to the nature of its use is divided into several parts, including productive financing, namely financing aimed at meeting production needs in a broad sense, namely to increase business, both production, trade and investment. According to its needs, productive financing can be divided into working capital financing, investment financing and consumer financing.

According to (Sahputra, 2017) Factors considered by banks in providing credit which can be included in the indicators so that they are included in the principles of sharia banking in providing financing for MSME players, include the following: Character, Capacity, Capital, Collateral, and Condition of economic (economic

conditions). According to (Kamarni, Neng and Handra, 2019) The profit sharing pattern is a general characteristic or basic operational basis of Islamic banks where joint ties or agreements are carried out in carrying out business activities. In this business, it is agreed that there will be a sharing of the profits that will be obtained between two or more parties. In sharia rules relating to the distribution of business results, it must be determined in advance at the beginning of the contract (akad). The size of the profit sharing portion between the two parties is determined according to mutual agreement and must occur willingly without any element of coercion on either party.

According to (Rusdan, and, 2018) The principles of profit sharing in Islamic banks include the following: Al-Mudhrabah and Al-Musyarakah.

### RESEARCH METHODS

This research uses quantitative research methods. The research approach used in this research is the associative approach, namely a research question that connects two or more variables (Prahawan & Simbolon, 2014). And in this research, researchers conducted research on the factors that influence MSMEs in obtaining financing from Islamic banks.

Population is an object or subject that has certain characteristics according to information determined by the researcher, as the unit of research analysis (Shiratina & Afiatun, 2017). In this case, the population is 121 MSME actors who use financing at sharia banks in accordance with the MSME criteria contained in Law of the Republic of Indonesia Number 20 of 2008. In this case, the sample is 55 MSME players, taken using the Slovin formula. The author uses secondary data, in the form of data obtained through [www.ojk.go.id](http://www.ojk.go.id) and [www.bps.go.id](http://www.bps.go.id) to complete primary data, data which includes notes, reports, media, mass and other documents. This research is quantitative research, and the data analysis technique used is clear, namely to answer the problem formulation or test the hypothesis that has been formulated. So the data analysis technique uses statistical methods.

### RESULTS

Uji t is used to test the significance of the constant and each independent variable. Based on the results of SPSS version 16 processing, the following results were obtained:

**Table 1: T test results**

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	11,731	5,780		2,030	,048
Procedure_Bs (X1)	0.047	.136	,051	0.344	,732
Service_Bs (X2)	0.188	,159	,172	1,183	,243
PBH_Bs (X3)	0.185	.128	,212	1,442	,156

a. Dependent Variable: Financing\_Bs

**Source: SPSS Results (2022)**

Based on the results of the multiple linear regression test above, the regression equation model in this research is as follows:

$$Y = 11.731 + 0.047 + 0.188 + 0.185 + e$$

Decision making can be done by comparing probability or sig values. With a significance level value, namely if the value is 5% then the partial regression coefficient value = 0. This means that the influence of the independent variables on the MSME Financing variable is not statistically significant at the 5% significant level. However, if the probability value < the significant level used, then partial regression coefficient value ≠ 0. This means that the influence of the independent variables on the MSME Financing variable is statistically significant at a significance level of 5%.

### F Value Test (Simultaneous)

To see the influence of sharia bank procedures, sharia bank services and sharia bank profit sharing patterns on MSME financing, it can be calculated simultaneously using the F test. Based on the results of data processing with the SPSS 16 program, the following results were obtained:

**Table 2: F Test Results ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,919	3	5,640	1,243	.305a
	Residual	199,560	44	4,535		
	Total	216,479	47			

a. Predictors: (Constant), PBH\_Bs, Service\_Bs, Procedure\_Bs

b. Dependent Variable: Financing\_UMKM

**Source: SPSS Results (2022)**

Based on table 4.14 above, if you use a significance level of  $\alpha = 5\%$ , it can be compared that it is significant  $< \alpha$  or  $< 0.05$ . The test results in table 4.14 show that  $f_{count} 1.243 > f_{table} 2.41$  or significant value  $0.305 > 0.05$ . The results of this research conclude that sharia bank procedures, sharia bank services, and sharia bank profit sharing patterns simultaneously have a significant effect on MSME financing.

### Coefficient of Determination Test

The coefficient of determination R value shows how big the correlation or relationship is between the independent variables and the dependent variable. The following are the results of the coefficient of determination test:

**Table 3: Results of the Determination Coefficient Test**

**Model Summary b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimation
1	0.280a	0.078	0.015	2,130

a. Predictors: (Constant), PBH\_Bs, Service\_Bs, Procedure\_Bs

b. Dependent Variable: Financing\_UMKM

From table 3 above, it is known that the R value is 0.280 or 28%, meaning that the relationship between the independent variables, namely sharia bank procedures, sharia bank services, and sharia bank profit sharing patterns on the dependent variable, namely MSME financing, is 28%. The adjusted R Square value is 0.015 or

1.5%, meaning that variable Y (MSME Financing) is influenced by the variables of sharia bank procedures, sharia bank services, and sharia bank profit sharing patterns. Meanwhile, the remaining 98.5% is influenced by other variables not included in this research.

## **DISCUSSION**

### **The Effect of Sharia Bank Procedures on MSME Financing.**

From the research results, it is known that sharia bank procedures partially do not have a significant effect on MSME financing, and it can be concluded that the existence of sharia bank procedures is an important factor in influencing MSME entrepreneurs to use working capital financing services available at Sharia Banks in Medan City. , this can be seen from almost more than 55% of MSME entrepreneurs agreeing to all procedures implemented by Sharia Banks in Medan City(Lubis, Renol and Mahalli, 2014). According to(Hutahaeen, 2020)Working capital is capital used to finance company operations while the company is operating. This type of capital is short term, usually only used for one or several production processes. Working capital is used for purchasing raw materials, paying employee salaries and maintenance costs and other costs. So with this, in accordance with the results of the questionnaire obtained, the procedures provided by Islamic banks influence MSME actors in obtaining working capital or financing to meet their business needs. The results of this research are supported by previous research conducted(Lubis, Renol and Mahalli, 2014),(Rusdan, and, 2018)with research results showing that sharia banking procedures have a significant effect on MSME financing.

### **The Effect of Sharia Bank Services on MSME Financing**

From the research results, it is known that sharia bank services partially do not have a significant effect on MSME financing, and it can be concluded that the existence of sharia bank services is one of the factors that supports MSME actors interested in obtaining financing at sharia banks so that there is good service. Sharia banking provides no harm to the bank itself and provides satisfaction for MSME players. The services in question can include speed of the disbursement process, ease of procedures, willingness to help and provide guidance, banking technology that makes payments easier, location proximity to the business, up to pick up service.(Tipa, Handra and Afrizal, Purba, 2018). So with this, according to the results of the questionnaire obtained, the services provided by Islamic banks influence MSME actors in obtaining working capital or financing to meet their business needs in accordance with(Hutahaeen, 2020)Working capital is capital used to finance company operations while the company is operating. This type of capital is short term, usually only used for one or several production processes. Working capital is used for purchasing raw materials, paying employee salaries and maintenance costs and other costs. The results of this research are supported by previous research conducted(Musfiroh, Salma, Fusiana, Mila and, Sabrina, Laila, Wuragil, 2017),(Tipa, Handra and Afrizal, Purba, 2018)with research results showing that sharia banking services have a significant effect on MSME financing.

### **The Effect of Partial Sharia Bank Profit Sharing Patterns on MSME Financing.**

From the research results, it is known that the profit sharing pattern of sharia banks does not partially have a significant effect on MSME financing, and it can be concluded that the existence of a sharia bank profit sharing pattern is one of the sharia rules relating to the distribution of business results which must be determined in advance at the beginning of the contract. (contract). The size of the profit sharing portion between the two parties is determined according to mutual agreement and must

occur willingly without any element of coercion on either party.(Kamarni, Neng and Handra, 2019). So, in accordance with the results of the questionnaire obtained, the profit sharing pattern offered by Islamic banks influences MSMEs in obtaining working capital. The existence of a profit sharing pattern allows MSME players to be interested in and trust the financing system provided by Islamic banking.(Kamarni, Neng and Handra, 2019)to meet the need for increased production both quantitatively (quantity of production output) and qualitatively (increasing the quality of production output) and increasing trade needs or increasing the utility of place of an item, the profit sharing pattern is one way of obtaining working capital. The results of this research are supported by previous research conducted(Musfiroh, Salma, Fusiana, Mila and, Sabrina, Laila, Wuragil, 2017),(Kamarni, Neng and Handra, 2019)with research results showing that the profit sharing pattern offered by sharia banks has a significant effect on MSME financing.

### **The Effect of Sharia Bank Procedures, Sharia Bank Services, and Sharia Bank Profit Sharing Patterns on MSME Financing.**

From the results of the hypothesis testing carried out, it was found that simultaneously the variables of sharia bank procedures, sharia bank services, and sharia bank profit sharing patterns did not have a significant effect on MSME financing among Petisah Market MSME players, Medan Petisah District. This can be seen from the Fcount value of 1.243 which is greater than the Ftable of 2.41 or a significant value of 0.305 which is greater than 0.05. Based on these results, it can be concluded that the variables of sharia bank procedures, sharia bank services, and sharia bank profit sharing patterns simultaneously have a significant effect on MSME financing for MSME players. The magnitude of the influence of the independent variable on the dependent variable is shown by the Adjusted R Square value of 0.015 or equal to 1.5%. This is because although sharia banking procedures, sharia bank services, and profit sharing patterns are one of the benchmarks for MSME financing, there are still many other variables that are not included in this research which are thought to be able to influence MSME financing among MSMEs in Petisah Market, Medan Petisah subdistrict.

### **CONCLUSION**

Based on the results of research and discussion, it can be concluded that partially the procedures, services, and profit sharing patterns of Islamic banks do not have a significant effect on MSME financing in Indonesia and simultaneously the procedures, services, and profit sharing patterns of Islamic banks do not have a significant effect on MSME financing in Indonesia. The advice that can be given is that Sharia Banks are able to provide the latest socialization and innovation related to the products offered in Perbank

### **LIMITATION (OPTIONAL)**

This research has not been able to fully reveal the determinants of islamic banking sme financing in Indonesia. It was difficult for researchers to distribute questionnaires because respondents were busy working.

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### **DECLARATION OF CONFLICTING INTERESTS**

The author has no conflict of interest in writing this article

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