



# **Icon-LBG** 2016

## **The Third International Conference on Law, Business and Governance**

# **PROCEEDINGS**

Hosted by  
Faculty of Law, Faculty of Economics and Faculty of Social Science  
Bandar Lampung University (UBL)



# Icon-LBG 2016

THE THIRD INTERNATIONAL CONFERENCE  
ON LAW, BUSINESS AND GOVERNANCE 2016

20, 21 May 2016  
Bandar Lampung University (UBL)  
Lampung, Indonesia

## PROCEEDINGS

Organized by:



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## **PREFACE**

The Activities of the International Conference are in line and very appropriate with the vision and mission of Bandar Lampung University (UBL) to promote training and education as well as research in these areas.

On behalf of the Third International Conference on Law, Business and Governance (3<sup>th</sup> Icon-LBG 2016) organizing committee, we are very pleased with the very good response especially from the keynote speaker and from the participants. It is noteworthy to point out that about 46 technical papers were received for this conference.

The participants of the conference come from many well known universities, among others : International Islamic University Malaysia, Unika ATMA JAYA, Shinawatra University, Universitas Sebelas Maret, Universitas Timbul Nusantara, Universitas Pelita Harapan, Universitas Bandar Lampung, Universitas Lampung.

I would like to express my deepest gratitude to the International Advisory Board members, sponsor and also to all keynote speakers and all participants. I am also grateful to all organizing committee and all of the reviewers who contribute to the high standard of the conference. Also I would like to express my deepest gratitude to the Rector of Bandar Lampung University (UBL) who give us endless support to these activities, so that the conference can be administrated on time

Bandar Lampung, 21 May 2016

**Mustofa Usman, Ph.D**  
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## **THE EFFECT OF NUMBER OF CUSTOMERS AND FUND OF THIRD PARTIES (DPK) ON THE PROVISION OF CASH IN BNI SHARIA YOGYAKARTA BRANCH PERIOD 2008-2010**

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### **Abstract**

The development of Sharia bank in Indonesia is very rapid. It is characterized by many conventional banks opening Islamic business units. All this makes the banking institutions vying to attract the hearts of investors to save their funds. So therefore the bank should be able to maintain customer confidence by way strive for the bank in a liquid state. If a banking institution in the state of illiquid it is certain that it is not healthy. The purpose of this study was to analyze the development of liquidity on BNI Sharia Yogyakarta branch of 2008-2010 as well as to analyze the influence of the number of customers and third party funds (DPK) for the provision of cash. Methodology of this study uses secondary data obtained from the literature that comes from books that discuss the object of study as well as related documentation on the subject of the research object. Data analysis techniques used in this research by using quantitative and qualitative methods consisting of analysis on the development of liquidity as well as multiple regression analysis. The results of the study of the growing amount of cash by using cash ratio that is increased and decreased in each month, on average they held cash amounting to 179 billion. For the development of the number of customers amounted to an average of 28 551 and third party fund its average value amounted to 15 trillion. From the results of multiple regressions it is known that the number of customers does not affect the variable provision of cash while third party funds affect the supply of cash in BNI Sharia of Yogyakarta branch.

Keywords: Total Customers, deposits, liquidity

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### **1. INTRODUCTION**

The rapid economic development at this point requires the need for the role of the banking sector. Banking is one sector of the economy that has a very important role in the economic development of Indonesia, especially in the era of free markets and globalization, both as an intermediary between the sector and the deficit or surplus sector and as an agent of development which in this case was charged to the government banks.

In the assessment of the performance of the bank a benchmark for measuring the ability of these efforts is needed, among others, by using the ratio of banking funds covering ratio of liquidity, solvency, and profitability. By using this ratio it can be known whether the bank's performance is increased or decreased. The role of the banking sector itself should be supported with bank health which is good because it will determine the performance of the bank.

Through Bank Indonesia Regulation Article 3 NO: 6/10 / PBI / 2004 regarding the rating system for commercial banks, liquidity aspect is part of an indicator for assessing bank's health that includes an assessment of factors: Capital, Assets, Management, Earnings, and Liquidity. Assessment of the liquidity factor as referred to in Article 3 includes an assessment of the following components: ([Http://www.bi.go.id/web/id/Perbankan/perundang-undangan/](http://www.bi.go.id/web/id/Perbankan/perundang-undangan/))

- 1) Ratio assets / liquid liabilities, the potential maturity mismatch, the condition of the Loan to Deposit Ratio (LDR), cash flow projections, and the concentration of funding;
- 2) Adequate policy and liquidity management (assets and liabilities management / ALMA), access to sources of funding, and funding stability.

Bank liquidity management is defined as a control process of liquid assets easily accomplished to meet all obligations of the bank to be paid. Liquidity management is closely related to people's confidence and government customers. Liquidity of a bank is often associated with a number of third party funds in the

bank at a particular time. In this case, for the condition of Indonesia, the Government through the Central Bank establishes the obligation of each bank to maintain the required minimum liquidity of 5% of the amount of liability to third parties. In addition to third-party funds, a liquid asset in the liquidity is very important in measuring a bank's ability to repay its obligations to customers. One tool that is liquid at bank is cash. Adequate cash is the target of banking institutions, so that the performance in it works effectively and does not impede on other sectors.

Therefore, the cash is needed in conducting financial transactions that are illiquid. That resulting cash position is very important in banking institutions, and it will be difficult if the cash deficit because banks cannot make a payment that is immediately in the absence of adequate cash. Similarly, if the excess cash would result in the futility of cash in the bank, the bank will initially impact the income deficit due to excess cash that is ineffective in revenue. Based on the description above it can be concluded that the use of cash has had implications for the health of a banking institution as it may affect the liquidity of a bank.

Therefore, the researcher is interested in conducting research on the liquidity in the banking system. The difference of this study to the former research is that the researcher is more focused his research on the number of customers and third-party funds which both are included as parts that affect the provision of cash so the researcher took the title as follows "THE EFFECT OF NUMBER OF CUSTOMERS AND FUND OF THIRD PARTIES (DPK) ON THE PROVISION OF CASH IN BNI Sharia YOGYAKARTA BRANCH PERIOD 2008-2010 "

The formulations of the problem in this study are as follows: 1) How is the development of liquidity in BNI sharia Yogyakarta branch of 2008-2010, 2) Does the number of customers and third party funds (DPK) affect on the supply of cash in BNI sharia Yogyakarta branch. The goals to be achieved from this research are: 1) To analyze the development of liquidity on BNI Sharia from 2008-2010, 2) To analyze the influence of the number of customers and third party funds (DPK) for the provision of cash to Yogyakarta branch BNI sharia.

## **2. BASIS THEORY**

### **SHARIA BANK**

The common understanding of Islamic banks is that banks in the operations based on the principles of Islamic law or sharia with reference to Al-Quran and Al-Hadith. The operations are referring to Al-Quran and Al-Hadith is meant for conducting bans and orders contained in the Qur'an and As-Sunna apostles. Emphasis in the ban mainly concerned with the practices of banks which contain and may lead to usury.

Definition of Islamic banks, according to Law No. 21 of 2008 article 1, paragraph 1, states that "Islamic banking is anything that concerns about Islamic Banks and Sharia Business Unit, covering institutional, business activities, as well as the manner and process of carrying out its business activities." While the definition of Islamic Bank in article 7 paragraph 1, states that "Islamic Banking is the bank running their business based on Sharia principles and by type consisting of Islamic banks and Islamic Rural Bank Financing".

### **LIQUIDITY**

Liquidity can be defined as a company's ability to meet obligations that must be paid. That obligation is often interpreted as a debt. This notion applies to non-bank company which look on the real side as reflected in the liabilities side of the balance sheet. In contrast to the banks, liquidity is seen from two sides on bank balance sheets. As an institution of trust, banks must be able to function as a collector of funds and as a conduit of funds to obtain a reasonable profit. On the liabilities side, banks must be able to meet obligations to customers at any of their savings in the bank is withdrawn. In the assets side the banks must agree to credit disbursement that has been agreed. When these two aspects or one of these aspects can not be met, the bank will lose the public trust. Therefore the notion of bank liquidity is the ability of banks to meet the possibility of withdrawal of deposits by depositors who temporarily give the funds or meet the needs of the community in the form of credit (Taswan, 2006: 96).

From the definition above it can be underlined that the liquidity is the ability to meet financial obligations in the short term. The level of liquidity in the company depends on the relationship between assets in cash plus assets which can easily be exchanged for cash, liabilities and waiting for payment of certain assets that can be converted into cash

## Liquidity Measuring Techniques

Dendawijaya (2001: 116) states that analysis tools used in measuring the liquidity of banks (in theory) are:

- a. Cash Ratio, which is the minimum liquidity to be maintained by the bank for repayment of third party funds collected by the bank that must be paid. The higher this ratio, the greater the ability of bank liquidity concerned, but in practice it will be able to affect profitability.

This ratio is defined as follows:

$\frac{\text{Alat Likuid}}{\text{Pinjaman yang harus segera dibayar}} \times 100\%$
---

Liquid assets in the ratios above consist of:

- Cash
- Current accounts with Bank Indonesia

## 2. Factors Affecting Liquidity

Liquidity management is a complex problem in the bank's operations because it concerns the Third Party Fund of mostly short-term nature and unpredictable. Sinungan (1993: 35) states that factors that affect the liquidity will be reflected in the bank's operational activities, including:

- Raise funds from the public
- Distribution of public funds

As a financial institution, the funding is a major issue of most banks. Without funds, the bank can not do anything, it means to work at all. Bank funds are cash or bank-owned assets are controlled by banks and can be cashed at any time. Bank funds are used as operating capital sourced from: funds from its own capital, loan funds from outside parties (funds from party-II), and public funds (DPK) (Sinungan, 1997: 84-85).

Public funds or often known as the Third Party Fund are funds received from the public, in the sense of people as individuals, companies, governments, households, cooperatives, foundations, and others both in rupiah and foreign currency.

Public funds (DPK) comprises three types: Giro, Deposits, and Savings. (Sinungan, 1997: 88)

Giro according to banking law number 10 of 1998 is a deposit which may be withdrawn at any time by check, giro, forms of payment ordered or by way of items order.

Deposits by Law No. 10 1998 are deposits that can be withdrawn only at certain times based on those agreements between depositors with Bank

Savings according to Law number 10 of 1998 are deposits that can be withdrawn only under certain conditions agreed upon, but it can not be withdrawn by check, giro.

## 3. Provisions Mandatory Liquidity of Bank

### a. Minimum Liquidity that is Mandatory maintained

The Bank conducts its business activities especially in terms of raising funds required to maintain a certain amount of liquidity of total third party funds collected by the bank in a given period. Therefore, this mandatory liquidity is also called as Statutory. (Siamat, 2004: 161)

Under the terms, the magnitude of Statutory amount is 5% -8% of total third party funds rupiah computed daily average in one week, while the foreign currency reserve requirement is 8% of deposits in foreign currency (BI Regulation: 13/10 / PBI / 2011).

### b. Components of liquid assets are comprised of (Sinungan 2000: 108-109):

Cash

What is incorporated into this post is that there are currency in cash in the form of banknotes, coins, and commemorative coin issued by Bank Indonesia (in nominal value) which became legal tender in Indonesia.

Giro in Bank Indonesia

What is incorporated into this post belongs to the reporting bank current accounts at Bank Indonesia. The amount should not be reduced by credit provided by Bank Indonesia to the reporting bank and should not be coupled with the credit facility that has been approved by Bank Indonesia and has not been used.

#### FRAMEWORK FOR THINKING

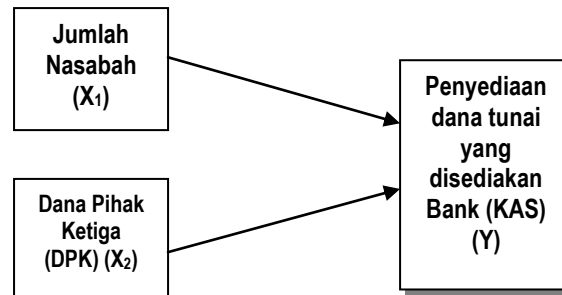


Figure 1  
Framework for Thinking

#### 4. RESEARCH METHODOLOGY

##### RESEARCH OBJECT

The object of this research is a branch of BNI Sharia Yogyakarta, Jl. Kusumanegara No. Yogyakarta 112 55 165.

##### DATA COLLECTION TECHNIQUES

1. Library Research

The collection of data sourced from books that discuss and relate to the object of research.

2. Field Study

Documentation, namely the collection of data by conducting a review of documents related to the matter.

##### DATA ANALYSIS METHODS

The steps used by the author in explaining or analyzing data that have been obtained are:

- a) Development of Liquidity Analysis, Using a formula of cash ratio, where liquidity here is the provision of cash that will be explained descriptively about the developments of cash each month from January 2008-December 2010.

Liquid Tool	
Cash ratio:	$X100\%$
The loan must be paid	

b) Descriptive Statistics

DuwiPriyatno (2008: 50) states that the descriptive statistics illustrates about the summary of research data such as mean, standard deviation, variance and other modes by using SPSS 16.

c) Classical Assumption Test consists of (DuwiPriyatno, 2008; 28-49):

- 1) Normality Test: Priyatno (2008: 28) states that the purpose of the normality test is to test whether a regression model, the independent variable, dependent variable or both have a normal distribution or not. The method used to test the normality is using the Kolmogorov-Smirnov test. If the probability of the Kolmogorov-Smirnov test results greater than 0.05 (5%), then the distribution is normal.
- 2) Test multicollinearity: Priyatno (2008: 39) states that the purpose of the test is to test whether the multicollinearity in regression models a correlation of their independent variable is found. If there is a correlation, then there is a problem called Multicollinearity (multiko).
- 3) Heteroscedasticity Test: Priyatno (2008: 41) states that the purpose of heteroscedasticity test for: Testing whether in a regression model, there was inequality of variance of the residuals of an observation to another observation or not. If the variance of the residuals from an examination of the other fixed, then called homoscedasticity. And if the variance is different, it is called heteroscedasticity.

4) Autocorrelation Test: DuwiPriyatno (2008: 47) states that the purpose of autocorrelation test is to determine the presence or absence of irregularities that occurred between residual autocorrelation in the observation by other observations in the regression model.

d) Test F (Simultaneous Testing)

F-test was used to test the independent variables together (simultaneously) on the dependent variable.

This testing is done by comparing the value of F arithmetic with F table. If the F count > F table with significant below 0,05 (5%) then together (simultaneously) the independent variables have a significant effect on the dependent variable. Criteria for decision-making in the F test are as follows:

If F count  $p \leq 0.05$  then  $H_0$  is rejected

If F count  $p \geq 0.05$  then  $H_0$  is accepted

e) Test T (Partial Test)

The t-test was used to test the constant significance of the independent variables partially or individual on the dependent variable. Testing is done by comparing t value with t table. If t count > t table with significance below 0.05 (5%), then partially or individual independent variables significantly influence the dependent variable, criteria for decision-making:

If t count  $p \leq 0.05$  then  $H_0$  is rejected

If t count  $p \geq 0.05$  then  $H_0$  is accepted

## **5. Discussions and Research Results**

The research was conducted on BNI Sharia Yogyakarta branch of the 2008-2010 period. Bank is a financial institution whose main activity is collecting funds from the public and channel the funds back to the community. Banks must maintain the level of public confidence, which can be seen from how far the performance of the bank, one of which can be measured by the liquidity ratio, in accordance with Bank Indonesia regulation Article 3 NO: 6/10 / PBI / 2004 regarding the rating system for commercial banks. Liquidity aspect is part of indicators of bank health assessment which includes an assessment of factors: capital, Assets, Management, Earnings, liquidity.

The number of cash provision for a period of three years has increased and decreased.

- a. Based on calculations using cash ratio formula, as it is known that the ratio of cash formula is very useful for companies to measure the liquidity position in a very short period of time. January 2008-December 2010, an increase occurred in September 2008 at which time the supply of cash increased by approximately 1.8%. While the decline in the ratio of cash occurred in April 2010, about 0.3% of available cash. Besides that cash developments can be seen from the descriptive statistical analysis in which the minimum value of providing cash amounting to Rp 550 million, the maximum value of Rp 3.3 billion. The average value of providing cash is amounting to Rp 1.7 billion, with a standard deviation of Rp 545 million.
- b. The number of customers for a period of three years from January 2008-December 2010 has fluctuating increased. Based on the description descriptively, an increase in the total number of customer savings deposits, time deposits and demand deposits increased every month. The largest increase occurred in April 2009 that a total of 11.6% accounts enter while the decline occurred in February 2008, despite the decline was not too big but about 0.05% accounts out. Besides that is the development of customer numbers, where the number of customers has a minimum value of 3395 and a maximum value of 19149. The amount of the average number of customers is 9106 with a standard deviation of 5348.
- c. Developments in deposits during the period of three years from January 2008-December 2010 has fluctuating increased. Based on the description it is descriptively seen from the table the developments of DPK in the appendix. An increase in the total of third party funds (DPK) which comprises the balance of savings deposits, time deposits, and demand deposits. The largest increase occurred in late 2010 or December of 2010 by 11%, while the largest decrease occurred in May 2008 in the amount of 8%. The increase in the amount of public funds each per month showed that the public interest to keep money in banks is quite high and a high level of confidence to BNI Sharia Yogyakarta branch.

Of the three deposit products above, the composition of funds that greatly affect third-party funds (DPK) in BNI Sharia Yogyakarta branch is the funding coming from savings. For more details it can be seen in the table in Appendix development of third-party funds (DPK). While in the descriptive statistical analysis based on the development of third-party funds (DPK) of table 4.4 it can be seen that the



minimum value of Rp 115 billion in deposits and a maximum value of Rp 215 billion. The average amount is of Rp 149 billion in deposits, with a standard deviation of Rp 27 billion.

Based on regression analysis of the results of this research there is significant co-shared between a variable number of customers (X1), DPK (X2) on the provision of cash (Y). independent variables in the study period 2008-2010 showed average increased, it means the efforts of the government and banks to restore the level of public confidence in the national banking industry has been successful. From the analysis of regression partially customer numbers of BNI Sharia Yogyakarta branch do not affect the supply of cash. Why such a thing could occur when on his prior research by YatiRohayati (2006) the number of customers ATM and non-ATM affect the supply of cash. Based on the logic and understanding of the researchers it is concluded that the bank has various types of customers, from retail customers and corporate customers. Retail customers are customers of small-scale or individual, while corporate customers are customers who do large-scale transactions such as institutional clients, and customers of large companies. Possible number of retail customers is more dominant to withdraw funds than the customer corporate so it does not bring a huge impact for the provision of cash or the amount of funds raised from retail clients is worth less than the amount of funds raised by customers corporate so it does not bring a huge impact in terms of held cash in BNI Sharia Yogyakarta branch. Based on regression analysis of DPK variable partially takes effect on the supply of cash. The increasing number of third party funds from January 2008 - December 2010 proves that BNI sharia Yogyakarta branch has a high level trust in society. An unknown number of DPK-owned by BNI Sharia Yogyakarta branch for three years 2008-2010 has a total about 5.3 trillion. DPK variable (X2) when viewed from a regression coefficient of 0.011 has a positive relationship to variable cash (Y). It means that the greater the number of DPK, the more it will affect the level of provision of existing cash on BNI Sharia Yogyakarta branch. So from the results of this study it provides information that an increase in the supply of cash to bring a good impact that is declining liquidity in the bank.

Overall total cash from January 2008 - December 2010 was about 65 billion (only the amount of cash only). Therefore, from the total cash BNI Sharia parties must be wiser in utilizing existing cash to pay short-term obligations to customers. As it is known that the most dominant liquidity management at the operational branch office that serves its customers directly is in terms of cash management, which is the amount of cash that must be provided by banks mainly to maintain the trust factor for customers if at any time the customer wants to withdraw the funds held in the bank. This physical cash needs to be managed properly as well as in monitor cash flow and then analyzed to determine the optimal amount of cash in its operations. Optimal cash of a bank is the amount of cash available in order on the one hand the bank's operations are not compromised and on the other side supply of cash led to idle cash does not occur. Banking institutions were able to generate sufficient cash amount, which is likely to have a healthy financial condition because it is not dependent on external financing.

## **5. CONCLUSION**

Based on the analysis that has been performed in this study, it can be concluded as follows:

1. From the analysis of the development of providing cash, the number of customers and DPK that occur in BNI sharia Yogyakarta branch can be concluded as follows:

The final conclusion is that the provision of cash for three years has increased and decreased in each month based on the formula of the cash ratio. Rising inventories increased cash impact on the liquidity of BNI Sharia Yogyakarta branch.

The number of customer savings deposits, time deposits and demand deposits for three years from January 2008 - December 2010 as a whole total number of customers increased fluctuating. The largest increase occurred in December 2008 amounted to 723%

The development of third-party funds (DPK) for three years from January 2008 - December 2010 as the total sum fluctuating increases every month. The largest increase occurred in late 2010, in December 2010 the percentage rate is 11%. Of the three deposit products above, the composition of funds that greatly affect third-party funds (DPK) in BNI Sharia Yogyakarta branch the funding coming from savings.

2. Based on the multiple regression analysis using SPSS 16 the conclusion was found:

The conclusion of the hypothesis test shows that a variable number of customers and DPK deposits variables affect the supply of cash in BNI Sharia Yogyakarta branch.

Analysis of simultaneous testing of a variable of number of customers and third party funds together have an effect on cash significantly thus concluded that the number of customers and DPK affect on cash liquidity at the BNI Sharia Yogyakarta branch.

From the test results in partial, number of customers does not affect the provision of cash while DPK variable has significant effect on the supply of available cash at BNI Sharia Yogyakarta branch of. Therefore, the bank must continue to strive for more cash in the amount providing optimized to meet the withdrawal of funds by customers every day.

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