

Era Globalization and studies theory about Ratio Profit Sharing
Islamic Banking also Conventional Interest Income Bank
Customers in Jember (Case study Danamon Syariah Bank)

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ABSTRACT

Era Globalization and studies theory according to Islamic Shari'a, Islamic bank principle by the principle of al-Mudharabah. Which is based on this principle Islamic bank will serve as a partner, either by savers, with entrepreneurs who borrow funds, with depositors, the bank will act as mudharib (manager), while savers act as Shohibul maal (funder). Between both held mudharabah who hold the advantage of each party, on the other hand employers or lenders Islamic bank will act as Shohibul maal (funder), both derived from umbilical savers or bank deposits and funds itself in the form of capital shareholders. Meanwhile, employers or borrowers will serve as mudharib (manager) For doing business many contemporary events discussed today is about procedure of in a way play and manage bank funds.

Object of this research Theory is in Danamon Bank conventional and Bank Danamon Syariah in Jember which is a bank with a large-scale market segmentation. The object under study is that determining the procedures for the profit sharing ratio in financing profit and loss sharing and customer interest income (interest is used to evaluate the analyzed data is descriptive qualitative after calculated the average of the interest income customers of commercial banks and Islamic banks profit sharing ratio. From the results of the comparative study of the analysis will be evaluated and conclusions drawn and would put forward suggestions and repair if necessary.

Key words : Islamic Danamon Bank, Theory Profit Sharing, Conventional Bank, Theory Interest Income.

1. INTRODUCTION

Background

Globalization especially on Asean Economic Community was an important moment in free trade era in East Asia. Banking sector which has a very strategic position as a financial institution with more and more integrated with the regional economies, national and international economic development, moving quickly with increasingly complex challenges, the national banks in Indonesia is an institution or a body of organizations specializing in finance with the task principally that collect funds from the public with the savings banks then distributed back to the community in the form of credit. Other operating activities, among others, a mission as a driver of regional economic growth, the fund manager of Local Government, driving the development of Small and Medium Enterprises, which in all activities of the above institutions earn profits that are used to maintain the viability and continuity in beroperasionalnya.

While the condition of financial institutions, especially banks in Indonesia both government and private banks showed a very rapid development even though there are other private banks were in decline.

In the operational activities of the agency should be able to measure over the company's financial condition on a periodic basis, it is intended in case of fulfillment of obligations at maturity then the company is able to fulfill it. To determine the ability of financial companies or current operating performance, especially those engaged in the field of banking services, not only can be seen from the company's liquidity incidental but factors such as performance appraisal, management of the bank, the bank's health as well as the procedures and satisfactory service to the customers must be considered as well. As of late has been widely established banking institutions, where the establishment is based on Government Regulation 72 of 1992 and the Banking deregulation package dated May 29, 1993, concerning the provision of opportunity to the public to expand or establish a business in the banking sector both conventional banks (public) and Islamic banks. The fundamental difference between commercial banks and

Islamic banks are in hand to collect funds and disburse back in the form of credit to the public, commercial banks (conventional) in operational use interest instruments while Islamic banks use the instrument for the results. In development now and for the system of interest such results can be interesting in determining the investment banking revenue mainly favorable for the customers. With the two systems can spur new investors in investing in Indonesia. Dan this can be attributed to globalization and the Asean Economic Community (AEC) have been welcome. In marketing promotion based bank both Islamic and conventional banks now very competitive in the future is a challenge for the banking industry in Indonesia

Important topic of Problem Formulation

Syariah Danamon banking and Bank Danamon konvensional is one of the many banking institutions located in the district of Jember, where the operations of Danamon is a conventional bank interest while applying the system of Bank Syariah Danamon use the instrument for the results. The services offered by the banking institutions which in addition to collecting funds from the public also channeled back to the community in the form of credit. With the adoption of the system for the results of many micro-entrepreneurs (small) who use banking services to the Bank needs of working capital. Then the problem here is "whether there is a difference between the system of interest (interest) on commercial banks and profit sharing ratio applied to Islamic banks against income customer"?

2.Literature riview

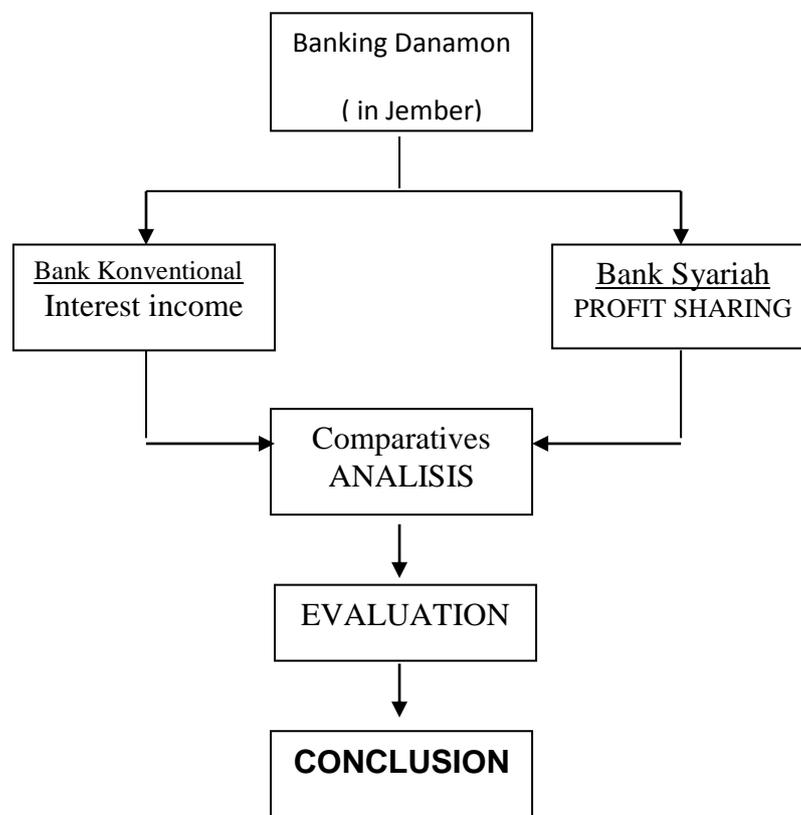
The basic attitude of the relationship between the customer and the bank. The similarity in the strong emotional bond based on the principle of justice, the principle of equality and the principle of peace between shareholders, business adalah Bank and the Customer on the business operation of Islamic banks. As with other commercial banks, Islamic banks in practice also benefit, but there are some differences in the gain between commercial banks and Islamic banks, among others, namely:

- a. At commercial banks (conventional) in lending to customers based on the amount of interest that has been determined by the banks, while the banks Shariah is based on the results made the contract (agreement) with perpedoman on profit and loss.
- b. The magnitude of the ratio of the commercial banks use the system of interest based on the number of loans granted, while the ratio of Shariah bank for results based on the amount of gross income earned customers.
- c. At commercial banks (conventional), the loan repayment rate equation with predetermined, while the amount of profit based on Shariah bank run projects and costs and benefits are shared.

Theoretically Islam outlines four aspects, namely as follows: The principle of fairness (Al-adluPrinsip is reflected in the application of the remuneration on the basis of the results and taking the profit margin to be mutually agreed between Customer Bankdan principle of partnership (Sohibatain)

3.Reseach Methode

Paradigma Researh



4.RESULT AND DISCUSSION

Tabel : PT. BANK Syariah Danamon JEMBER

Income Customers Bank with system Profit Sharing and Interest Banking
Nopember 2015 s/d Oktober 2016

No	Bulan/tahun	Pendapatan Sistem Bagi Hasil (X1)	Pendapatan Sistem Bunga (X2)
1.	Nopember 2015	170.436,17	133.300
2.	Desember	340.872,34	266.600
3.	Januari 2016	511.308,50	399.900
4.	Pebruari	596.526,58	466.550
5.	Maret	681.744,67	533.200
6.	April	852.180,83	666.500
7.	Mei	1.022.617	849.600
8.	Juni	1.193.053,17	991.200
9.	Juli	2.278.271,25	1.062.000
10	Agustus	1.363.491,43	1.132.800
11	September	1.533.925,50	1.274.400
12	Oktober 2016	1.704.361,67	1.416.000
Amount		11.248.789,11	9.192.050
Average		937.399,02	766.004,17

sources of data processed

Based on the table above, it can be determined the value of the variables required in determining the difference test calculations. The variables that are required are as follows::

$$n_1 = n_2 = 12$$

$$x_1 = \text{Amount Income profit sharing} = 11.248.798$$

$$x_2 = \text{Amount income interest system} = 9.192.050$$

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$$\bar{x}_1 = \text{Average income profit sharing system} = 937.399$$

–

$$\bar{x}_2 = \text{Average income with interest system} = 766.004$$

Criteria Test :

$H_0 ; X_1 = X_2$ Its mint that no differences Income in real between Average income with sistem profit sharing to sistem interest income customers Banking Syariah Danamon

$H_1 ; X_1 > X_2$ Its mint that there are differences Income in real between Average income with sistem profit sharing to sistem interest income customers Banking Syariah Danamon

Based on the above criteria, then the alternative hypothesis used is there a real difference between the average income of a revenue sharing system with the system of interest, because the value of $X_1 > X_2$ or $937\ 399 > 766\ 004$. To prove the truth of the above hypothesis, it must be proven by testing t-test. The first step of the test is to determine the value of the standard deviation of each system are as follows

$$S_1^2 = \frac{1}{n - 1} \sum (x_1 - \bar{x}_1)^2$$

$$= \frac{1}{12 - 1} \sum (11.248.798 - 937.399)^2$$

$$\begin{aligned}
 &= \frac{1}{11} \times (10.311.399)^2 \\
 &= 9.665.904.485.180 \\
 S^2 &= \frac{1}{n-1} \times (x_1 - \bar{x})^2 \\
 &= \frac{1}{12-1} \times (9.192.050 - 766.004)^2 \\
 &= \frac{1}{11} \times (8.426.046)^2 \\
 &= 6.559.717.001.760
 \end{aligned}$$

By knowing the value of a standard deviation (S) of each system, then test the calculation of the difference can be determined as follows :

$$\begin{aligned}
 t &= \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{(n_1 - 1)S_1^2 + (n_2 - 1)S_2^2}{n_1 + n_2 - 2}}} \times \sqrt{\frac{1}{n_1} + \frac{1}{n_2}} \\
 &= \frac{937.399 + 772.229}{\sqrt{\frac{(11 \times 9.665.904.485.180) + (11 \times 6.559.717.001.760)}{22}}} \times \sqrt{\frac{1}{12} + \frac{1}{12}}
 \end{aligned}$$

$$t = \frac{1.709.628}{854.814,54 \times 0,41}$$

$$t = \frac{1.709.628}{350.473,96} = 4,878$$

The hypothesis used in the t-test is:

- a. Ho accepted if the value t count > t-table, means there is a real difference between income customers with a revenue sharing system the system of interest.
- b. Ho is rejected if the value of t < t-table, means there is no real difference between the income of the customer system for results with the system of interest.
- c. Based on the above calculation, the value t count = 4.878, while the value of the t-table with an error rate or level of significant 5% ((0.05: n-(k + 1)) is 1.833, the criteria used are the criteria the first is Ho accepted because the value t count > t-table, means there is a real difference between income customers with a revenue sharing system the system of interest

5. CONCLUSIONS AND SUGGESTIONS

Based on calculations using several analytical tools on the difference between a profit-sharing system applied by the Islamic bank with the interest income system applied by conventional bank-to-income customers, it can be concluded as follows:

- a. Based on average yields, there is a real difference between a revenue sharing system with a system of interest income on the income

customers, it can be proved that the result of the average income of the customer during the year that began in September 2015 to October 2016 with a profit-sharing system is Rp. 937 399, while the average income of the system of interest is Rp. 766 004.

b. By using statistical test t-test. Where in these tests obtained information that the value of t-test bigger than t-table value t count equal to 4.878, while the value of the t-table with a significant level of 5% or 95% level of truth is at 1,833.

c. From the results it appears that the real income of the bank Danamon Syariah customers with systems for greater results from Bank Danamon konvensional interest income system with the customer,

d. Suggested to the management of Islamic bank to further enhance on promotional activities related to the programs and systems applied in the banking institutions, so more and more people are more familiar with and interested about these programs, thus bank customers shari'ah ' ah will be growing much later turnover and profit so it can get better and improve the competitiveness of the marketing management bank in Indonesia to meet the era Globalization and espceally on Asean Economy Community (AEC / MEA)

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