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The Effect of Total Third Party Fund and Number of Offices on Sharia Commercial Bank Financing

Supiah Ningsih[1], Rudy Irwansyah[2]
[1,2]*Sekolah Tinggi Ilmu Ekonomi Muhammadiyah Asahan, Sumatera Utara, Indonesia*
supiahningsih26@gmail.com, rudy.irwansyah@gmail.com

Abstract

This study aims to determine whether there is a significant influence between the amount of third party funds and the number of offices on Islamic Commercial Bank financing, and how much effect between the amount of third party funds on Islamic Commercial Bank financing and between the number of offices on Islamic Commercial Bank financing. The research design used is a quantitative research design using multiple linear regression analysis techniques supported by classical assumption tests and hypothesis testing with the help of the SPSS version 19 program. The samples of this study are the amount of third party funds, number of offices, and financing of Islamic Commercial Banks from January 2018 to December 2020. The results showed that simultaneously or simultaneously the amount of third party funds and the number of offices had a significant and positive effect on Islamic Commercial Bank financing based on the F test where Fcount > Ftable (265,455 > 3,28), while the significant level was 0,000 < 0,05. Partially, the factors that significantly effect the financing of Islamic Commercial Banks are the factor of the amount of third party funds where tcount > ttable (16,821 > 2,032) and the significance is 0,000 < 0,05. While the variable number of offices has a significance of 0,114 > 0,05, and the value of t count < ttable (-1,625 < 2,032). This means that the variable number of offices does not have a significant effect on Islamic Commercial Bank financing. Variations in factors that affect the financing of Islamic Commercial Banks are explained by the independent variables, the amount of third party funds and the number of offices which together explain the effect of 94,1%. While the remaining 5,9% is explained by other variables not examined in this study.

Keywords
third party funds; number of offices; financing; islamic commercial banks

I. Introduction

Islamic banks in Indonesia were established along with the rolling of reforms in the banking sector which was marked by the issuance of Law Number 7 of 1992. At that time, Islamic banks were not yet called Islamic banks, they were only called profit sharing banks. However, this is a historical stick that needs to be noted in the phase of establishing a sharia bank in Indonesia.

The rapid development of the banking world has resulted in fierce competition in the banking world to gain public interest as prospective customers using the products offered. Competition does not only occur between fellow Islamic banks but also competition with conventional banks which are already known to the public. Various approaches have been made by the banking sector to gain public sympathy for using the products in this research, especially the financing products they offer.

Islamic banking is a bank institution that is managed with Islamic principles. The presence or establishment of Islamic banking, should depart from objective conditions with the existence of the people's decision or economic demands. Then, for an Islamic bank to survive and develop, its institutional management must be credible and the implementation of its business activities must be professional (Ariadin et al, 2020). The development of Islamic banks in Indonesia, of course, there must be support from quality human resource management. Because, it is not possible for a sharia bank to achieve success without qualified HR management (Tarigan, 2020). Financial statements are basically a source of information for investors as one of the basic considerations in making capital market investment decisions and also as a means of management responsibility for the resources entrusted to them (Prayoga and Afrizal 2021). Financing is the provision of money or equivalent claims, based on an agreement or agreement between the bank and another party which requires the financed party to return the money or bill after a certain period of time in exchange for or for the results (Kasmir, 2014). One of the indicators of growth in Islamic banking is financing. The amount of financing channeled by Islamic Commercial Banks in Indonesia continues to increase. The increase in the amount of financing for Islamic Commercial Banks in Indonesia can be seen in the following table:

Table 1. Islamic Commercial Bank Financing (Billion Rupiah)

Month	Year		
	2018	**2019**	**2020**
January	186.508	200.292	223.183
February	187.448	201.548	224.169
March	190.064	205.920	228.394
April	191.042	207.233	227.438
May	192.749	210.514	230.044
June	189.677	212.560	232.859
July	191.149	212.320	234.713
August	192.929	213.188	235.456
September	198.563	218.049	240.508
October	198.678	218.697	242.516
November	199.819	220.229	245.597
December	202.298	225.146	246.532

(Source: www.ojk.go.id)

From the data in Table 1 above, it can be concluded that the increase in the business expansion of Islamic Commercial Banks in Indonesia in the 2018-2020 period shows a positive development which indicates that Islamic Commercial Banks are increasingly in demand by the public. One of the reasons for the development of this amount of financing is the increase in the amount of third party funds, namely: savings, time deposits, and demand deposits that were successfully collected by Islamic Commercial Banks. The following below is the amount of third party funds for Islamic Commercial Banks in Indonesia.

Table 2. Third Party Funds for Islamic Commercial Banks (Billion Rupiah)

Month	Year		
	2018	**2019**	**2020**
January	239.138	257.052	286.485
February	239.258	259.994	291.069
March	244.820	262.709	289.362
April	244.779	260.439	289.046
May	241.995	256.690	285.751
June	241.073	266.568	293.374
July	240.596	265.716	289.646
August	239.804	263.596	295.936
September	251.483	267.343	312.102
October	250.949	276.466	314.741
November	250.755	275.088	316.460
December	257.606	288.978	322.853

(Source: www.ojk.go.id)

Financing is very dependent on the amount of third party funds in a bank, because these third party funds will later be distributed to the public in the form of financing. The bank has paid a certain amount of the funds it raises, at the end of the month the bank will issue a fee for the funds raised from the public who have invested their funds in the bank. Banks must not allow funds to settle. Investment customer funds must be immediately distributed to people who need them in order to earn income. So, if third party funds decrease, the amount of funds channeled for financing will also decrease.

Based on table 2 above, it can be seen that the amount of third party funds for Islamic Commercial Banks has experienced positive growth every year. In table 1 and table 2 above, it can also be seen that the amount of third party funds collected from the public is more than the distributed financing. This shows that there are still many third party funds whose funds have not been fully channeled to the public in the form of financing.

To reach each of its customers in channeling financing, Sharia Commercial Banks have opened a network of offices in various regions at the provincial, municipal, regency, and sub-district levels. Sharia Commercial Banks have many office networks spread across various regions. The office network is a consideration for people who want to use Islamic Commercial Bank products and services. Especially at this time the mobility of the community is getting faster and continues to develop, so that people need financial services that are easy and practical.

In the Islamic Commercial Bank service business, determining the location where the Islamic Commercial Bank will operate is an important factor. In the fierce competition, the determination of the location has a significant influence in the activities of collecting public funds and channeling refinancing to the community. Because by determining the right location, the bank's target achievement will be achieved. The success of Islamic Commercial Banks in collecting and distributing funds to the public is closely related to the ability of Islamic Commercial Banks to reach their customer locations. The more the number of office networks, it is expected that the number of people using Islamic Commercial Bank products, especially financing, is expected to increase.

Based on data from the official website of the Financial Services Authority, the number of Sharia Commercial Banks in Indonesia in December 2020 totaled 14 Islamic Commercial Banks, with a total of 488 Operational Headquarters / Branch Offices, 1,351 Sub-Branch Offices, and 195 Cash Offices. The following is the number of Islamic Commercial Bank offices in 2018-2020:

Table 3. Data on the Number of Sharia Commercial Bank Offices in 2018-2020 (In Units)

Month	Year		
	2018	**2019**	**2020**
January	1.824	1.885	1.922
February	1.828	1.886	1.925
March	1.822	1.886	1.923
April	1.822	1.884	1.942
May	1.826	1.881	1.946
June	1.827	1.894	1.942
July	1.830	1.896	1.940
August	1.822	1.898	1.937
September	1.862	1.903	1.943
October	1.866	1.905	1.958
November	1.868	1.914	2.042
December	1.875	1.919	2.034

(Source: www.ojk.go.id)

Based on the table above, the number of Islamic Commercial Bank offices has increased every year and has fluctuated in certain months and then increased again in the following months. The decrease in the number of Islamic Commercial Banks operating in certain months in Indonesia did not actually cause a decrease in the amount of financing channeled by Islamic Commercial Banks to the public.

Based on the descriptions above, the authors are interested in knowing in detail how the influence of the amount of third party funds and the number of offices on the financing of Islamic Commercial Banks in Indonesia. Therefore, the authors formulated a study entitled: "The Effect of Total Third Party Funds and Number of Offices on Islamic Commercial Bank Financing".

II. Review of Literature

2.1 Financing

The term financing is basically born from the meaning of I believe, I trust, which is "I believe or I put my trust". The word financing which means trust, which means the bank trusts someone to carry out the mandate given to the bank as shahibul maal. These funds must be used properly, fairly and must be accompanied by clear ties and conditions that are mutually beneficial for both parties. The relation in financing in Islamic banking or the technical term is referred to as productive assets (Yunita Dwi Pratiwi, 2020).

2.2 Third Party Funds

Third party funds based on Article 1 No. 20 Law No. 21 of 2008 concerning Sharia Banking, third party funds are funds entrusted by customers to Islamic banks and / or UUS based on a wadiah contract or other contracts that do not conflict with sharia principles in the form of demand deposits, savings, or other equivalent forms. In the banking world, third party funds consist of demand deposits, savings deposits, and time deposits (Linda Tamim Umairoh Hasyim, 2016).

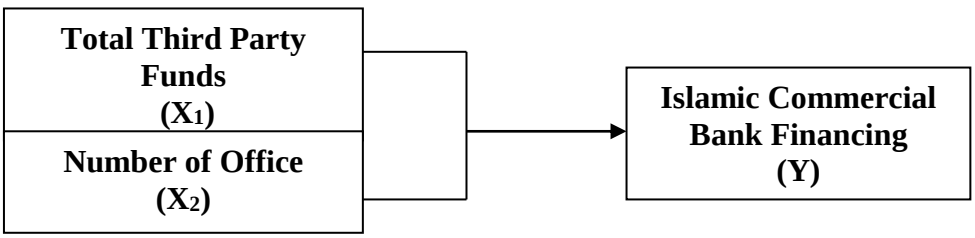
2.3 Number of Sharia Commercial Bank Offices

The success of Islamic banks in collecting and distributing funds to the public is closely related to the ability of Islamic banks to reach the locations of their customers. The more the number of offices, the more people who use Islamic banking products are expected to increase (Adrian Sutedi, 2009). In practice, the types of bank offices consist of: (Kasmir, 2014)

1) Head Office
   The head office is an office where all planning activities down to supervision are contained in this office. Each bank has one head office. The head office only serves its branches and does not serve bank services to the general public.
2) Regional Office
   The regional office is an office in charge of several branches for several regions. The aim is to facilitate coordination between branches within the region.
3) Full branch office
   A full branch office is one of the branch offices that provides the most complete banking services. In other words, all banking activities are in a full branch office and usually a full branch office oversees a sub-branch office.
4) Sub-branch offices
   Sub-branch offices are branch offices that are under full branch offices and are served only by bank service activities part of the full branch office activities.
5) Cash office
   A cash office is the smallest bank office where its activities only include tellers / cashiers only. In other words, the cash office only conducts a small part of banking activities and is under a sub-branch or full branch.

2.4 Theoretical Framework

The theoretical framework is a description of the relationship between variables in a study which is described by the way of thinking according to a logical framework.



Based on the theoretical framework above, there are two variables X and one variable Y. Where the amount of TPF as a variable (X_1), the number of Islamic Commercial Bank offices as a variable (X_2) and Islamic Commercial Bank financing as a variable (Y).

2.5 Hypothesis

Hypothesis is a temporary explanation of certain behaviors, phenomena, or conditions that have occurred or will occur. Hypothesis is the researcher's statement about the relationship between the variables in the study and is the most specific statement. Based on the formulation of the problem, the research objectives, the initial data obtained and the theoretical framework that has been described, the research hypothesis is as follows:

H_0: There is no significant effect between the amount of third party funds and number of offices for financing at Islamic Commercial Banks partially and simultaneously.

Ha: There is a significant influence between the amount of third party funds and the number of offices on financing at Islamic Commercial Banks partially and simultaneously.

III. Research Methods

3.1 Research Approach

This research is a quantitative research. The quantitative approach is an approach that emphasizes testing theories or hypotheses by measuring research variables in numbers and analyzing data using static procedures and systematic modeling. Based on the problems and research objectives that have been stated above, this study seeks to find complete and in-depth information regarding the effect of the amount of third party funds and the number of Islamic Commercial Bank offices on Islamic Commercial Bank financing.

3.2 Data Collection Technique

The data collection technique in this research was carried out by using the documentation method, namely collecting data in the form of written data containing information and explanations as well as thoughts about phenomena that are still actual and in accordance with the research problem. The documentation method can be interpreted as a way of collecting data obtained from existing documents or stored records, whether in the form of transcript notes, books, newspapers, reports and so on.

The documentation in question is data on the development of third party funds for Islamic Commercial Banks from January 2018 to December 2020, data on the development of the number of Islamic Commercial Bank offices from January 2018 to December 2020, and data on the development of Islamic Commercial Bank financing from January 2018 to the month December 2020.

3.3 Data Collection Instrument

The data source in this study is secondary data, which is data that has been collected by data collection agencies and published to the data user community. The data collection instrument in this study used secondary data from time series (time series) which were obtained from the Financial Services Authority website and library materials in the form of reading as well as various sites related to research.

3.4 Operational Definition of Variables

Variable is something that can differentiate or change values. To provide a research limitation in facilitating the interpretation of the variables used, it is necessary to elaborate the operational definition of the variable.

1) Financing denoted by (Y) is the amount of financing channeled by Sharia Commercial Banks to people who need funds in 2018-2020 based on data obtained from the

Financial Services Authority website. Financing includes productive, consumptive and investment financing. The distribution of financing is stated in billions of rupiah.

2) Total Third Party Funds denoted by (X_1) is the amount of Third Party Funds consisting of savings, time deposits and current accounts that have been successfully collected by Sharia Commercial Banks in 2018-2020 based on data obtained from the Financial Services Authority website which is stated in units billions of rupiah.
3) The number of Islamic Commercial Bank offices denoted by (X_2) is the number of Islamic Commercial Bank offices operating in 2018-2020 based on data obtained from the website of the Financial Services Authority which is stated in units.

3.5 Data Analysis

The data analysis method used in this study is the multiple linear regression analysis method. This method is used to predict the effect of a dependent variable (Islamic Commercial Bank Financing) based on the independent variables (the number of Third Party Funds and the number of Islamic Commercial Bank offices).

The data obtained were analyzed with multiple regression analysis, using the SPSS version 19 program, then described descriptively. Multiple linear regression analysis is used to predict a dependent variable (Y) based on two independent variables (X_1 and X_2), in a linear equation:

Y = $a + b_1X_1 + b_2X_2 + e$
PBS = $a + b_1$DPK + b_2JKBS + e
Dimana:
PBS = Islamic Commercial Bank Financing
DPK = Total Third Party Funds
JKBS = Number of Sharia Commercial Bank Offices
a = constant
b_1,b_2 = regression coefficient
e = error

a. Classic Assumption Test

1. Multicollinearity Test

Multicollinearity was first put forward by Ragner Frish in his book "Statistical Analysis by Means of Complete Regression System". Frish stated that multicollinearity is the existence of more than one perfect linear relationship. According to Frish, if there is multicollinearity, let alone perfect collinearity (correlation coefficient between independent variables = 1), the regression coefficient of the independent variable cannot be determined and the standard error is infinite (Suharyadi and Purwanto, 2009).

Multicollinearity testing is done by looking at the VIF value and the Tolerance value. If the VIF value is not greater than 10 and the Tolerance value is not less than 0.1 then this indicates that there is no multicollinearity problem (Imam Ghozali, 2005).

2. Autocorrelation Test

Autocorrelation was introduced by Maurice G. Kendall and William R. Buckland. Autocorrelation is the correlation between the members of the observations arranged in time order. Autocorrelation detection can be done with the Durbin-Watson test where the formula for the DW test is ∑ (et - et-1) 2 / ∑e2. In fact, each regression program has prepared a DW test to check whether autocorrelation has occurred or not (Suharyadi and Purwanto, 2009).

3. Normality Test

The normality test is used to determine whether in the regression model confounding or residual variables have a normal distribution. Performed with the Kolmogorov-Smirnov test contained in the SPSS program. Data distribution can be said to be normal if the significance is greater than 0,05.

The data normality test is done by looking at the normal probability plot which compares the cumulative distribution of the real data with the cumulative distribution of the normal distribution. The normal distribution will form a straight diagonal line and plot data will be compared with the diagonal line. If the data distribution is normal, then the actual data will follow the diagonal line.

b. Hypothesis Test

1. Compound Determination Coefficient (R^2)

The coefficient of multiple determination (R^2) in essence measures how far the model's ability to explain the variation in the dependent variable. Used to measure the amount of contribution or influence of independent variables on the fluctuation variation of the dependent variable. The coefficient of determination ranges from 0 to 1.

2. Statistical T Test (Partial Significance Test)

The t test is a partial or individual significance test used to test whether an independent variable affects the dependent variable or not.

The t-test is a type of test to see the ability of each independent variable to affect the dependent variable. The decision to accept and reject H_0 is as follows:

1) If the value of t count> the value of t table then H_0 is rejected or accepts Ha. This means that there is a significant effect of variable X on Y.

2) If the t value < t table value then H_0 is accepted or rejected Ha. This means that there is no significant effect of variable X on Y.

The results of this test on the SPSS output can be seen in the Coefficientsa table. The value of the T-test can be seen from the p-value (in the sig. Column) on each independent variable.

3. Statistical F Test (Simultaneous Significance Test)

The F test, or simultaneous significance test, basically shows whether all the independent variables included in the model have a joint influence on the dependent variable. This means whether an independent variable is not a significant explanation for the independent variable.

The results of this F-test in the SPSS output can be seen in the ANOVA table. The results of the F-test show that the independent variables together have an effect on the dependent variable if the p-value (in the sig. Column) is smaller than the specified level of significance, or the calculated F (in column F) is greater than the F table. F table is calculated by means of df1 = k-1, and df2 = n - k, k is the number of dependent and independent variables. The decision to reject H_0 or accept is as follows:

If F count > F table, then H_0 is rejected.

If F count < F table, then H_0 is accepted.

IV. Results and Discussion

Classic Assumption Test

Data analysis was performed using multiple linear regression analysis with the help of the SPSS For Windows Version 19 computer program. To get the best estimate, the secondary data must first be tested with classical assumptions, namely the multicollinearity test and autocorrelation test.

4.1 Multicollinearity Test

Multicollinearity is the occurrence of a perfect correlation between one independent variable and another. If there is multicollinearity, it will result in a standard error of the estimator and the probability of accepting the wrong hypothesis is getting bigger.

To determine the existence of multicollinearity is to perform the VIF (Variance Inflation Factor) test, that is, if the VIF value is not more than 10 and the tolerance value is not less than 0,1, the model can be said to be free from multicollinearity. Based on the results of SPSS processing of the data obtained, it can be seen in the following table:

Table 4. Multicollinearity Test Results

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	number of offices	.462	2.162
	dpk	.462	2.162

a. Dependent Variable: financing

Based on the data above, it can be concluded that:

1) The results of the calculation of the tolerance value show that the independent variables have a value of more than 0,1 which means that there is no multicollinearity, namely: X_1 of 0,462, and X_2 of 0,462.
2) The calculation of the variable inflation factor (VIF) value shows that there are no independent variables that have a VIF value of not more than 10, where the VIF value of X_1 is 2,162, and X_2 is 2,162.

4.2 Autocorrelation Test

The autocorrelation test aims to test whether in a linear regression model there is a correlation between the confounding error in the current period and the previous period. A good regression model is one that is free from autocorrelation. To see whether there is autocorrelation is to use the Durbin-Watson test (DW test). The following are the results of the Durbin-Watson test using the SPSS 19 program:

Table 5. Durbin-Watson Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.970[a]	.941	.938	308987.602	.278

a. Predictors: (Constant), dpk, number of offices
b. Dependent Variable: financing

The Durbin-Watson value based on the table with a degree of confidence of 5% is dL of 1,2653 and dU of 1,6539 so that the 4-dU value is 2,3461.

Table 6. Conclusion of The DW Test

DW Test Value	Conclusion
< 1,2653	There is a Positive Autocorrelation
1,2653 - 1.6539	Without a conclusion
1,6539 - 2,3461	There is no autocorrelation
2,3461 - 2,7347	Without a conclusion
> 2,7347	There is Negative Autocorrelation

From the table above, it can be seen that the Durbin-Watson value is 0,278. this value indicates that the regression equation is exposed to positive autocorrelation. However, according to Singgih Santoso, a regression equation is said to be free from autocorrelation if the Durbin-Watson value lies between -2 and +2. The Durbin-Watson value in this study was 0,278, which means that the value lies between -2 and +2. So based on this theory the regression equation model shows no autocorrelation.

4.3 Normality Test

The normality test is used to find out whether in a regression model, the dependent variable, the independent variable, or both have a normal distribution or not. A good regression model is normal or near normal data distribution. To test the normality of this data using graph analysis methods and see the normal probability plot. Following are the results of data processing with SPSS version 19:

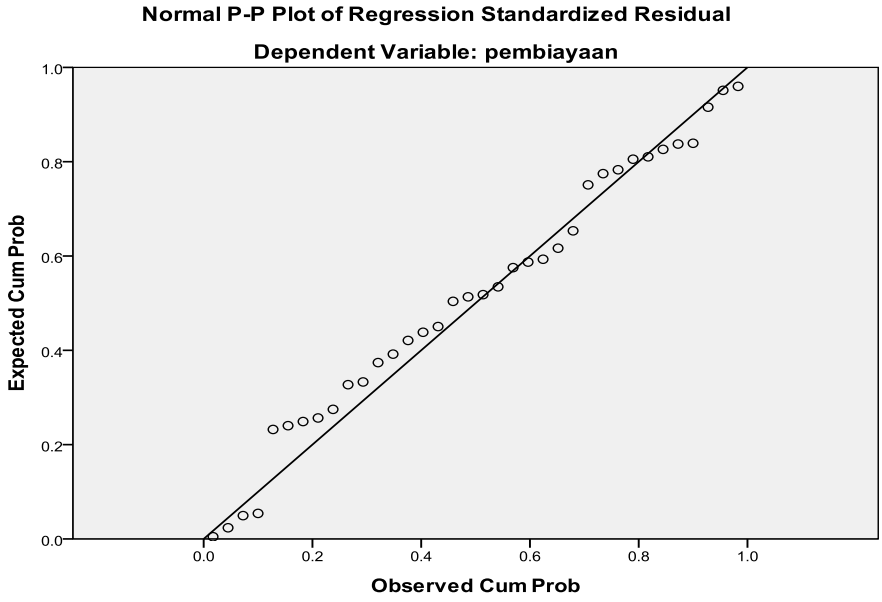


Figure 1. *Normal Probability Plot*

From the picture above, it can be seen that the data distribution is scattered around the diagonal line, it can be concluded that the requirements for normality are met. This supports the test results using the Kolmogorov-Smirnov test that has been done previously. The results of normality testing are also supported by the Kolmogorov-Smirnov test (K-S). The following are the results of the Kolmogorov Smirnov normality test, which are presented in the following table.

Table 7. Kolmogorov Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	300029.52971024
Most Extreme Differences	Absolute	.114
	Positive	.070
	Negative	-.114
Kolmogorov-Smirnov Z		.687
Asymp. Sig. (2-tailed)		.733

a. Test distribution is Normal
b. Calculated from data

The Kolmogorov Smirnov test results show that the significance value of the test is greater than 0,05. This indicates that the model used in the regression is normally distributed. The table above shows the results of Kolmogorov Smirnov, it can be seen that the significant value of the test is greater than 0,05, namely 0,733. This indicates that the model used in the regression is normally distributed.

4.4 Hypothesis Test

a. Coefficient of Determination (R^2)

The coefficient of determination (R^2) measures how far the ability of the independent variable to explain the dependent variable. The coefficient of determination is between zero and one. The small value of R^2 means that the ability of the independent variable to explain the dependent variable is very limited. R^2 value close to one means that the independent variable provides almost all the information needed to predict the variation in the dependent variable. The coefficient of determination from this study obtained from the output of SPSS version 19 can be seen in the table below:

Table 8. The Results of The Coefficient of Determination (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.970[a]	.941	.938	308987.602

a. Predictors: (Constant), number of offices, dpk
b. Dependent Variable: financing

The table above shows the R square value of 0,941. This shows that the amount of third party funds is able to explain the variation in syari'ah bank financing by 94,1%. While the remaining 5,9% is explained by other variables outside the research model.

Standard Error of the Estimate is a measure of the number of errors in the regression model in predicting the Y value. From the regression results, the value is 308987,602 or Rp.308987,602 (unit of total financing), this means that there are many errors in the prediction of the stock price of Rp. 308987,602.

b. Statistical t Test

This test is conducted to determine the partial significance of the role between the independent variable and the dependent variable by assuming that other independent variables are considered constant. With a significance level of 5%, the t value of each regression coefficient is then compared with the t table value. If t-count > t-table or prob-sig < α = 5%, it means that each independent variable has a positive effect on the dependent variable.

The statistical t test basically shows how far the influence of one independent variable partially in explaining the variation of the dependent variable. The following are the results of the SPSS from the t test:

Table 9. Statistical t-Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1787603.478	789917.437		2.263	.030
	dpk	1.188	.071	1.042	16.821	.000
	number of offices	-20709.008	12744.826	-.101	-1.625	.114

a. Dependent Variabel: financing

From the table above it can be seen that:

1. The third party funds variable (X_1) shows the t value of 16,821 with a significance of 0,000. Because the significance value is less than 0,05 and the tcount value of 16,821 is greater than the ttable value of 2,032, then H_0 is rejected and Ha is accepted, which means that there is a significant influence between the amount of third party funds on Islamic Commercial Bank financing. This means that changes in the amount of third party funds will affect the volume of Islamic Commercial Bank financing.
2. The variable number of offices (X_2) shows the t value of -1,625 and the significance value is 0,114 which is greater than the real level of 0,05, then H_{a2} is rejected and H_{02} is accepted and the number of t count is smaller than the t table, namely t count of -1,625 < t table of 2,032. This shows that there is no significant effect between the number of offices on the volume of Islamic Commercial Bank financing.

Based on the multiple linear regression output from the Coefficient table above, the regression model is formulated as follows:

PBS = 1787603.478+ 1.188DPK - 20709.008JKBS + e

Information:

PBS = Islamic Commercial Bank Financing
DPK = Total Third Party Funds
KBS = Total Number of Sharia Commercial Bank Office

From the regression equation, it can be seen that:

1) If the value of X (X_1 and X_2) = 0 then the financing is IDR 1.787.603.478.000.
2) If the variable X_1 (Total third party funds) increases by 1%, then the Y variable, namely the financing will increase by Rp. 1.188.000. The coefficient is positive, meaning that there is a positive relationship between X_1 and Y.
3) If variable X_2 (Number of Sharia Bank Offices) increases by 1%, then variable Y, namely financing will decrease by IDR 20.709.008.000. The coefficient is negative, meaning that there is a negative relationship between X_2 and Y.

c. F Test Statistic

The statistical F test basically shows whether all the independent variables included in the model have a simultaneous influence on the dependent variable. The following are the results of the F test processed using the SPSS version 19 program:

Table 10. F Test Results

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.069E13	2	2.534E13	265.455	.000[a]
	Residual	3.151E12	33	9.547E10		
	Total	5.384E13	35			

a. Predictors: (Constant), number of offices, dpk
b. Dependent Variable: financing

From the results of the above calculations, it can be seen that the significance value is 0,000 and the calculated F value is 265,455. Because the significance value is smaller than 0,05, H_0 is rejected and Ha is accepted, this shows the influence of the amount of third party funds and the number of offices simultaneously on Islamic Commercial Bank Financing.

Another basis for decision making is that the calculated F value must be greater than the F table value to determine the influence of the independent variable on the dependent variable. From the ANOVA test with a real level of 5% and the numerator degrees of freedom (v1) = k-1 = 3-1 = 2 and the denominator degrees of freedom (v2) = nk = 36-3 = 33 with an F table value of 3.28 which can seen in the critical value distribution table. While the calculated F value obtained is 265,455. If the value of Fcount> Ftable then H_0 is rejected, and if Ftable > Fcount then Ho is accepted. Because the calculated F value is 265,455> F table 3.28, then H0 is rejected.

V. Conclusion

1) Partially the variable of the amount of third party funds (X_1) has a p-value of 0,000 < 0,05, which means that it is significant. While tcount 16,821> 2,032 from ttable means significant. Then the amount of third party funds partially affects the financing of Islamic Commercial Banks. The magnitude of the influence of third party funds (X_1) on financing if there is an increase of 1% in the amount of third party funds, it will increase the financing of Rp. 1.188.000.
2) The variable number of offices (X_2) partially has a p-value of 0,114 > 0,05 which means it is not significant. While tcount < from ttable (-1,625 < 2,032) means it is not significant. Then the variable number of offices partially has no effect on Islamic Commercial Bank financing.

3) Simultaneously the variable number and third parties and number of offices have a positive influence on Islamic Commercial Bank financing based on the F-test test where Fcount > Ftable (265,455 > 3,28), while the significant level is 0,000 < 0,05. This means that the hypothesis (Ha) is proven, meaning that the increasing number of third party funds and the number of offices will increase the volume of financing for Islamic Commercial Banks.

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