

MAPPING ANALYSIS NETWORK OFFICE, ASSETS, FINANCE, THIRD PARTY FUNDS (DPK), FINANCIAL RATIOS OF SHARIA BANKING IN INDONESIA

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MAPPING ANALYSIS NETWORK OFFICE, ASSETS, FINANCE, THIRD PARTY FUNDS (DPK), FINANCIAL RATIOS OF SHARIA BANKING IN INDONESIA

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ABSTRACT

This paper examines the office network mapping, asset, financing, third party funds (DPK), financial ratios sharia banking in Indonesian, during the five years 2008 to 2013. Starting from Islamic banks, Islamic business units to Sharia rural banks. The method used is descriptive analysis method. Data were processed secondary data sources report the development of the financial performance of the Financial Services Authority (FSA) in 2013. The results show that overall start of assets, financing, third party funds (DPK), financial ratios and office networks of Islamic banking in Indonesia increased steadily from year to year during the period of observation. Number of central bank offices increased from 163 to 197. Network headquarters, branches, sub-branches and cash offices. originated office in 1,069 increased to 2,990 office. Total assets of 49,555,122 increased to 242 276 199. Financing of 38,198,724 increased to 184,121,933. Third party funds (DPK) of 3,766,067 increase to 12,724,187. Capital of 1,701,465 originally issued capital increased to 8,280,527. Financial ratios CAR earlier than 12.81 percent increase to 14.44 percent. ROA of 1.42 percent to 2 percent. except ROE decreased 38.79 percent to 17.24 percent.

Keywords : *network office, asset financing, third party fund (DPK), financial ratios.*

INTRODUCTION

Islamic banking began to write in Indonesia around 1991. Approximately twenty-three years of Islamic banks in Indonesia have been operating. Formally newly enacted in 1992 and then revised by Law No. 21 of 2008. Since the start of Islamic banks in Indonesia is growing rapidly until now. Although Indonesia is not an Islamic state, Indonesia's banking adheres to two systems. The conventional system and sharia (Islamic). The majority of Indonesia's population is muslims. Thanks to the initiator of the Muslim scholars, clerics and political support of Soeharto as the president for rise of the Islamic banking and its development up to now in Indonesia. In the order of operations in the guarantee law Bank Indonesia to date. When it was born the first Islamic commercial bank Bank Muamalat Indonesia (BMI) followed by nine SRB bank financing, the establishment of the National Sharia Board (DSN) Indonesian Priests Council (MUI) as supervisor of sharia, the birth of Islamic banking and non-Islamic banks. Sharia banks, sharia unit, sharia rural banks, sharia cooperatives, sharia insurance, sharia finance, sharia pension funds, sharia stocks, Sukuk / sharia bonds, sharia mutual funds, there is Jakarta Islamic Index (JII), stock indices and other Sharia-compliant.

Ranging from institutional to a wide range of Sharia-compliant investment instruments have started to benefit the Muslims and non-Muslims in Indonesia. Financial industry, banking, capital markets, finance company in Indonesia based on sharia. In principle, operational, until the yield based on sharia, fatwas of muslim scholars who supervised by DSN-MUI and guaranteed by the Indonesian government through the Law on Bank Indonesia

and the financial services authority (OJK). Since 2013 the banking supervisory authorities has shifted from Bank Indonesia to the Financial Services Authority (OJK). In a sociological-political or sharia, banking managers, investors who invest in sharia banking in Indonesia is guaranteed legally, although there remains a risk business expenses, investment and business risks.

Capital strength of sharia banking in Indonesia; Indonesia has the largest Muslim population in the world as a target market. Guaranteed by the laws set by the government through the Bank Indonesia monetary authorities and the Financial Services Authority. Sharia banks as commercial banks and sharia business units of conventional banks by private, foreign, and the provincial government have been widely established or opened. There are some representatives of Islamic leaders MUI and Islamic organizations in Indonesia like NU, Muhammadiyah, Persis, Al-Irsyad, PUI and others. Things to be improved from the management of sharia banking; people have not realized the importance of sharia banks, lack of socialization of product variants of sharia banks, there are still public perception that states that Islamic banking products is tantamount to conventional banking only the exchange of name (Arabic) and only appearance of employees (veil). Also there is the perception of the results of the count ratios for the results (profit / loss sharing) which is still great compared to conventional bank interest rates. The main competitor of sharia banking is conventional banking which is more experienced. Conventional banks products have more variants and meet with customer choices. The future challenge for Islamic banking is that it must be better than conventional banks. Indicate significantly to the people if indeed the sharia products are better, fairer and more reassuring. Therefore the development of sharia banking is interesting to be studied in depth.

The scope of this study is only limited on the trend analysis and how much value development of sharia banking in Indonesia. Fundamental analysis covers; office network, assets, financing, third party funds (DPK), financial ratios, sharia banking in Indonesia, ranging from sharia banks, sharia business units to sharia rural banks. This study aims to know the development of an office network and financial performance of sharia banking in Indonesia. From this study are expected to be useful for sharia banking in Indonesia as the basis for the development of customer preferences, reference of investors and product variants. For the monetary authorities of Indonesian Bank (BI) and the Financial Services Authority (OJK) it can be used as an evaluation of policies for the development of banking in Indonesia in the future. Not only on the order of the concepts, but also on the level of implementation in the field.

THEORITICAL REVIEW

The economy is part of all human activity. Activities of a Muslim must be in accordance with the norms, the guidance of the Quran and As-Sunnah and ijtihad of the muslimscholars. One of the economic activity is banking activities. Based on the universal and comprehensive concept of Islam, then Islam calls for the implementation of Islamic values in banking activities, so the banks can be run according to the rules of Islam. Qaradawi (2004), Islamic economics has three basic principles, namely monotheism (tauhid), morality and balance. The first two principles do not exist in conventional economics. Balance principle, practically was still criticized and abandoned by people. Then it is only sharia banking which meets with the principles of Islam.

Islam with the Qur'an has given a strong foundation principles for sharia banking in Indonesia. In the Qur'an mentioned paragraph which justifies the buying and selling and prohibits usury (QS.Al-Baqarah: 275.278-279), (QS.An-Nisa: 161). Debt, mortgage, witnesses, registrar (QS.Al-Baqarah: 283), to collect debts when roomy, the wherewithal

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better (QS.AI-Baqarah: 280). In Indonesia through the National Sharia Council of the Indonesian Muslim Scholars Council has delivered many decisions, fatwa for financial-product of Islamic banking in Indonesia, such as: buying and selling currencies (fatwa No.28 /2002), Rahn gold (fatwa no.26/2002), mutual funds (fatwa no.20/2001), Mudharabah Bonds (fatwa 59/2007), Pledge (fatwa no. 25/2002), Financing Hajj (fatwa No.29/2002), Islamic Bonds (fatwa no.32 /2002), capital markets (fatwa No.40/2003), Ijarah Bonds (fatwa No.41/2004), Giro (fatwa No.01/2000), Saving (fatwa No.02/2000), deposits (fatwa No.03/2000), investment funds (fatwa no.20/2001), the general guidelines of insurance (fatwa 21/2001), Syariah Card (fatwa No.54/2006). These financial product are used as portfolios, financial instruments of sharia banking in Indonesia

Banks according to Indonesian Bank (2009:37) sharia banking products are divided into three sections; (1) funds product distribution, (2) fundscollector product, and (3) product related to services rendered by bank to its customers. While distribution of funds through sharia finance is distinguished into three categories based on the intended use; the principle of sale for the purchase of goods (murabahah, salam, istishna), the principle of the lease to obtain services (Ijarah), the principle of sharing for collaborative efforts as well the acquisition of goods and services (Musyarakah, mudharabah). Association of Islamic banks funds in the form of demand deposits, savings and time deposits. The operational principle which applied the principle wadiah , and mudaraba . Other Islamic banking services , buying and selling foreign exchange (Sharf) . buying and selling currency is not a type of delivery should at the same time (spot), bank profits. Tenant deposit box (safe deposit box) and serviceslike system administration documents (custodian bank), Islam banks can exchange for the lease of such services. Funds collections in sharia banks funds in the form of demand deposits, savings and time deposits. The operational principle which applied the principle of wadiah and mudharabah. Other sharia banking services are buying and selling foreign exchange(Sharf). Buying and selling different currency is a type of delivery that should be done at the same time (spot), bank takes te profits. Tenant deposit box (safe deposit box) and services-like system administration documents (custodian bank), sharia banks get something for the lease of the service.

As financial intermediaries, bank serves three things; Firstly, as an institution that collects funds from the public in the form of deposits; Secondly, as an institution that channeling funds to communities in the form of loans; and Thirdly, launched trade and circulation of money. ([Http://www.bi.go.id](http://www.bi.go.id)). Development of sharia banking in Indonesia carried out a dual-banking system within the framework of the Indonesian Banking Architecture (API), sharia banking system and conventional banking synergistically widespread mobilization of public funds to improve financial power for the national economy sectors. (<http://www.bi.go.id/perbankan sharia>)

The end of 2013 was a period of transfer of all data, regulation and supervision of the financial industry, banks, including sharia banking from IndonesianBank (BI) to the Financial Services Authority (OJK). But in this year 2013 national economic and global financial conditions in general was getting slow of economic growth compared with the previous period. But the development and performance of sharia banking as well as national sharia finance in general still have positive growth. The growth of sharia banking assets reached 24.2 percent from year to year and higher than the growth of national banking (OJK, 2014). This showed that the potential for the development of future sharia banking and finance is still open. Although still facing various constraints such as infrastructure, human resources, asset / capital, product innovation, contract / contracts, education and public perception.

ASSESSMENT METHOD

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The method used in this study is descriptive analysis. Supported by various theories that support to discuss the office network mapping, asset, finance, third party funds (DPK), financial ratios Sharia Banking in Indonesia for six years from 2008 to 2013. Starting from Public Sharia Banks (BUS), a Sharia Business Unit (UUS), conventional banks to Sharia Rural Banks (BPRS). The data collected and processed are secondary data from reports financial development of Sharia Banking in Indonesia from the Financial Services Authority (OJK) and the central bank of Indonesian Bank (BI) in 2013. The data is then analyzed the flows in which trends and developments of Indonesian Sharia Bank; increased, decreased or remained relatively stable.

RESULTS AND DISCUSSION

The following are the results of studies on the office network, assets, finance, third party funds (DPK), financial ratios Sharia Banking in Indonesia for six years from 2008 to 2013 as follows: Number of Sharia Banking in Indonesia until the year 2014 amounted to 34 Bank, comprised of 11 Sharia commercial Banks (BUS) and 23 units of sharia (UUS). Sharia banks consist of; BMI, Bank Victoria, BRI, BPDJabar-Banten, BNI, Mandiri, Mega Indonesia, Panin, Bukopin, BCA, Maybank, BTPN. Sharia business units which is a business unit of conventional banks, consisting of; Danamon, Permata, BII, CimbNiaga, OCBC Nisp, Sinarmas, BTN, and a number of provincial banks of Regional Development Bank (BPD) such as Jakarta, Yogyakarta, Central Java, East Java, Jambi, Banda Aceh, North Sumatra, West Sumatra, Riau, Sumsel-Babel, South Kalimantan, West Kalimantan, East Kalimantan, Sulawesi-Sulbar, NTB and BPRS which totaled 163 offices (www.bi.go.id).

1. Development of Office Bank Network, BUS, UUS, BPRS (2008 to 2013)

YEAR				2008	2009	2010	2011	2012	2013
OFFICE NETWORK									
Amount of Banks (KP)	Bank Umum Syariah			163	169	190	190	193	197
	Bank (BUS)			5	6	11	11	11	11
	Unit Usaha Syariah			27	25	24	24	24	23
	BPRS			131	138	155	155	158	163
Office Network (KP+KC+KCP+KK)	Bank Umum Syariah			1069	1258	2101	2101	2663	2990
	Bank (BUS)			581	711	1401	1401	1745	1998
	Unit Usaha Syariah			241	287	336	336	517	590
	BPRS			247	260	364	364	401	402
List of Office Network (BUS+UUS)				822	1001	1477	1737	2262	2588
	KP			32	31	34	35	35	34
	KC			273	339	421	456	524	577
	KCP			283	344	778	976	1434	1666
	KK			234	287	244	270	269	311

(Lap.Keu.OJK,2013).

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The development of an office network of sharia banking in Indonesia (Bank, BUS, UUS, SRB) from 2008 to 2013 showed that the number of the head office banks, the headoffice network's (KP), branches (KC), sub-branches (KCP), and Cash Offices (KK) increase steadily, particularly the number of sharia head office banks in 2008 from 163 now to 197 units in 2013. It is dominated by the SRB and BUS. Initially SRB has 131 units and increased to 163 units of head office. Office network of KP, KC, KCP, KK trend is also rising. Initially only 1069 in 2008 increased to 2990 units totaled network. The branch office (KC) and sub-branches (KCP) dominate their development, as the KC initially 273 units in 2008 increased to 577 units in 2013 so did KCP initially only 282 units in 2008 has now reached 1666 units in 2013. Cash Offices (KK) of 234 increased to 311. So overall development of the network of sharia banking offices in Indonesia BUS, UUS, SRB from 2008 to 2013 and their office network starting from the head office, branches, sub-branches in Indonesia has increased their trends are positive and significant.

2. Financial Development of BUS-UUS (2008 s.d. 2013)

YEAR	2008	2009	2010	2011	2012	2013
Total Asset	49.555.122	66.089.967	97.519.337	145.466.672	195.017.755	242.276.199
Share dgn total perbankan****	2,14%	2,72%	3,24%	3,98%	4,58%	4,89%
Credit given	38.198.724	46.886.354	68.181.050	102.655.215	147.505.141	184.121.933
Share dgn total perbankan****	2,92%	3,26%	3,86%	4,67%	5,41%	5,59%
Jumlah Rekening	597.398	686.535	865.920	1.399.330	2.512.295	3.485.133
Mudharabah	6.208.034	6.596.864	8.630.980	10.228.868	12.022.575	13.625.271
Musyarakah	7.411.833	10.411.702	14.623.899	18.960.206	27.666.938	39.873.741
Piutang Murabahah	22.486.186	26.320.737	37.507.956	56.364.516	88.004.167	110.564.661
Piutang Salam	-	-	-	-	-	-
Piutang Istishna	368.758	422.776	346.771	325.878	376.235	582.299
Piutang Qardh	958.515	1.829.430	4.730.878	12.936.750	12.090.295	8.994.592
Ijarah	765.398	1.304.845	2.340.566	3.838.997	7.344.931	10.481.369
Third Party Fund						
Share dgn total perbankan****	2,10%	2,65%	3,25%	4,14%	4,57%	5,01%
Jumlah Rekening	3.766.067	4.537.565	6.053.658	8.187.428	10.889.007	12.724.187
Giro Wadiah	4.238.337	6.201.594	9.055.554	12.006.360	17.708.350	18.522.909
Tabungan Wadiah	958.308	1.538.095	3.337.970	5.394.043	7.448.891	10.740.266
Tabungan Mudharabah	11.512.644	14.937.075	19.570.358	27.208.353	37.623.469	46.459.333
Deposito Mudharabah	20.142.859	29.594.531	44.072.505	70.805.889	84.731.609	107.811.548
Capital						
Modal di setor**)	1.701.465	1.801.465	5.145.965	6.611.448	7.311.445	8.280.527
Cadangan	334.841	448.617	490.522	578.723	912.683	1.014.125
Laba/rugi tahun lalu	151.902	315.188	526.982	1.300.764	2.037.216	3.422.767
Laba/rugi tahun berjalan	432.496	790.332	1.051.357	2.037.216	3.408.897	4.344.874
Financial Ratio						
CAR**)	12,81%	10,77%	16,63%	14,13%	14,13%	14,44%
ROA	1,42%	1,48%	1,67%	1,79%	2,14%	2,00%
ROE**)	38,79%	25,81%	17,58%	15,73%	24,06%	17,24%
NPF Net	2,18%	1,84%	3,02%	1,34%	1,34%	1,75%
BOPO	81,75%	84,39%	80,54%	85,63%	82,52%	83,40%
FDR	103,65%	89,70%	89,67%	88,94%	100,00%	100,32%

(Lap.Keu.OJK,2013).

Overall, financial developments of Public Sharia Bank (BUS) and a sharia business unit (UUS) from 2008 to 2013 consisting of financial ratios, capitalization, third party funds, the financing provided to customers as well as the total assets of sharia banking in Indonesia increased from year to year. In terms of assets, total assets of BUS-UUS reached 49.555.122 increased continuously until 242.276.199. Share asset with total banking by 2.14 percent to 4.89 percent increased. For the finance provided to customers amounted to 38,198,724 increased steadily each year until it reaches 184, 121, 933 in 2013. Share of finance by banks amounted to 2.92 percent total increase steadily until 2013 by 6.00 percent. Number of loan accounts owned by sharia banking in Indonesia up to 597,398 thousand increased steadily each year by millions in 2013 reached the number of 3,485,133 accounts. The detailed account of each mudharabah, musyarakah, receivables murabahah, Ijarah, receivable qordhu, and receivables istishna overall continue to increase every year. Murabaha from Rp 6,208,034 in 2013 increased to 13,625,271 accounts. Musyarakah account of 7,411,833 in 2008 increased in 2013 by 39,873,741 accounts. Murabaha receivables of 22,486,186 (2008) rose steadily each year until 2013 as many as 110,564,661. Ijarah account which is also initially only 765,398 accounts increased to 10,481,369 accounts. The receivables qordhu from the beginning only a limited number increased to some 958, 515 increased up to 8,994,592 and istishna account receivable also increased steadily initially from 368,758 in 2008 increased each year until 2013 at the point of 582, 299 accounts.

As for the development of third party funds (DPK) also increased significantly from 2008 to 2013, which is evidenced by the growing amount of account owners who initially rose sharply from 3,766,067 to 12,724,187 customers. Wadiah deposits from 4,238,337 initially increased drastically to 18,522,900. Wadiah savings of 958,308 increased to 10,740,266. Mudharabah saving from 11,512,644 increased to 46,459,333. Lastly, mudharabah deposits of 20,142,859 increased to 107,811,548. Capital development of sharia banking in Indonesia also increased from year to year during the period 2008-2013, this is proved that the paid-up capital increased from initially 1,701,465 to 8,280,527. 334,841 of reserve fund initially increased to 1,014,125. The profit and loss last year which is only 151,902 initially increased to 3,422,767. While the profit and loss of the current year still remains relatively fixed 432, 496 to 4,344,874.

Financial ratios of sharia banking in Indonesia showed that; CAR: Current Adequacy Ratio is the capital adequacy ratio to accommodate the loss possibility risks faced by banks showed relatively increased from 12.81 percent to 14.44 percent (2013), had 16.63 percent in 2010. ROA: Return on Assets, ie, the ratio of profit before tax (annualized) to average total assets, slightly increased from 1.42 percent to 2.00 percent. ROE: Return on Equity is the ratio of profit after tax (annualized) to average total capital, decreased from 38.79 percent to 17.24 percent. NPF: Non Performing Financing is ratio of the financing problems of the total financing, the next fluctuate decreased from 2.18 percent to 1.75 percent. ROA is the ratio of operating expenses to operating income, increased from 81.75 percent to 83.40 percent. FDR: Financing to Deposit Ratio is the ratio of financing to third party funds which is relatively declined from 103.65 to 88.94 percent increased slightly to 100.32 percent.

3. Finance of BPRS (2008 to 2013)

YEAR	2008	2009	2010	2011	2012	2013
Asset of BPRS	1.694.046	2.122.187	2.738.745	3.520.417	4.698.952	5.833.488
Share total BPRS****	4,95%	5,35%	5,65%	5,90%	6,52%	7,01%
Finance of BPRS	1.256.610	1.586.919	2.009.093	2.675.930	3.553.520	4.433.492
Accounts	115.047	131.200	148.997	170.098	180.295	215.761
Share dgn total BPRS****	4,7%	5,36%	5,74%	6,11%	6,66%	6,97%
Total Third Party Fund of BPRS	975.815	1.250.353	1.603.778	2.095.333	2.937.802	3.666.174
Accounts	439.374	517.936	558.927	656.439	787.923	952.762

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Share dgn total BPRS****	4,37%	4,66%	4,87%	5,2%	6,15%	6,77%
Finance Ratio						
CAR*****)	30,3%	30,0%	27,5%	23,5%	25,16%	6,77%
ROA	2,8%	3,5%	3,5%	2,7%	2,64%	2,79%
ROE	14,5%	20,9%	22,1%	19,0%	20,54%	21,22%
NPF Net	6,2%	5,6%	5,4%	5,1%	5,0%	5,29%
BOPO****)	80,9%	77,0%	78,1%	85,1%	86,25%	86,02%
FDR	128,8%	126,9%	125,3%	127,7%	120,96%	120,93%

(Lap.Keu.OJK,2013)

Similarly, the development of the BPRS also increased as the head office of 131 to 163 units, branches to cash offices of 247 increased to 402 offices. The BPRS financial developments consisting of assets, financing, third party funds (DPK), and the financial ratios indicate that the BPR assets of 1,694,046 increased to 5,833,488. Share assets with total BPRS from 4.95 percent increased 7.01 percent. Number of loan accounts 115,047 initially increased to 215, 761. The share in total BPRS by 4.7 percent to 6.97 percent. While the total third party funds (DPK) has a number of accounts rose sharply from 439, 374 to 952,762. Financial ratios include CAR, ROA, ROE, NPF, ROA and its FDR showed the CAR of 30.3 per cent decreased over three years, remained at 6.77 percent in 2013. The ROA relatively fixed each year from 2.8 percent to 2.79 percent. The ROE increased from 14.5 per cent to 21.22 percent. The nett of NPF 6.25 percent to 5.29 percent. Operating costs-operating income (ROA) fluctuates from 80.9 percent to 86 percent and its FDR is getting down from 128.8 percent to 120.93 percent.

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CONCLUSION

5 Based on the analysis, review and discussion, it can be concluded that; Sharia banking office network; BUS, UUS, BPRS in Indonesia starting from the head office, branches, sub-branches, until the cash office increased from year to year. Total assets, asset and share with total assets of sharia banking in Indonesia over the years also increased. The amount of financing of sharia banking in Indonesia provided to customers and share with total bank financing also continue to increase from year to year. The number of accounts of Third Party Funds (DPK) of sharia banking in Indonesia and DPK's share with the total banking from year to year is also increased. Capital of sharia banking in Indonesia as a whole also increased from year to year. Observed from the percentage of financial ratios (CAR, ROA, ROE, NPF, BOPO, FDR) sharia banking in Indonesia as a whole has fluctuated up and down, but the percentage value is still small.

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