



WORLD ISLAMIC SOCIAL SCIENCE CONGRESS
SECRETARIAT

1st WISSC 2015

WORLD ISLAMIC SOCIAL SCIENCE CONGRESS

PROCEEDINGS

1- 2 December 2015
PICC, Putrajaya,
Malaysia

www.unisza.edu.my/wissc
wissc2015@gmail.com

Organized by

بوتيرة سيند سلطان زين العابدين
UNISZA
UNIVERSITI SULTAN ZAINAL ABIDIN





WORLD ISLAMIC SOCIAL SCIENCE CONGRESS
SECRETARIAT

1st WISSC 2015

WORLD ISLAMIC SOCIAL SCIENCE CONGRESS

PROCEEDINGS

Editors:

Kamarul Shukri Mat Teh
Mohd Shahrizal Nasir
Mohd Firdaus Yahaya
Mohd Fauzi Abdul Hamid

© Copyright Universiti Sultan Zainal Abidin, 2017.

Published by
Universiti Sultan Zainal Abidin

ISBN: 978-967-0899-56-5

TABLE OF CONTENT

NO.	TITLE	PAGE
1.	Social Media And Political Participation Among Young People	10
2.	Corporate Diversification And Performance: A Review Of Literature	20
3.	Islamic Crowdfunding: Alternative Funding Solution	30
4.	Modified Traditional Game “Engklek” As A Stimulation Media Of Development Aspects Of Early Childhood	39
5.	Islamic Psychotherapy: A Case Study In Patients With Myoma Psychological Symptoms	49
6.	The Effectiveness Of Implementation Spirituality-Based Nursing Care Training Toward Quality Of Nursing Care In Jakarta Islamic Hospital	59
7.	The Development Of “Kemilau Senja Package” And The Effect On Nursing Comprehension And Ability To Overcome Menopausal Problems In East Jakarta	65
8.	The Assessment Of The West Against Islam As Seen In Issues On Innocence Of Moslem	78
9.	The Services Of Halal Spa: The Case In Surabaya Indonesia	84
10.	Mapping Analysis Network Office, Assets, Finance, Third Party Funds (DPK), Financial Ratios Of Sharia Banking In Indonesia	91
11.	The Role Of Training/ Internship In The Development Of The Small And Medium Enterprises (UKM) Based On The Environmental Preservation	100
12.	The Role Of Total Quality Management In Improving Teachers’ Performance	104
13.	How Should We Understand Polygamous Fathers? Rethinking Polygamy And Polygamous Fathers Across Households	136
14.	Development Of Traditional Product Design In Iraq: The Effects Of Deconstructivism On Muslim’s Aesthetic Preferences	148
15.	Pragmatic Aspects In Manual Of Radiotelephony (Doc 9432) International Civil Aviation Organization Based On Speech Act Theory	161
16.	Arabic For Special Purposes In The Context Of Management Studies	167



WORLD ISLAMIC SOCIAL SCIENCE CONGRESS
SECRETARIAT

17.	The Impact Of Supervision, Motivation And Work Ethic On Teachers' Professional Competence: A Case Study Of Private Islamic High School Teachers	196
18.	Restructuring Indonesian Conventional Bank Toward The World Largest Islamic Bank	206
19.	The Handling Of Juvenile Delinquency Through The Arrangement Of Senior Secondary School (SMA) Islamic Education Curriculum", Aimed At Formulating The Lesson Plan	212
20.	Celebrating The Hybrid Traditions Of Islam And Malay For Global Heritage Tourism	221
21.	The Relationship Between Emotional Intelligence And Leadership Style Among Deans In UiTM	225
22.	Comparison Of Disaster Risk Reduction (DRR) Framework Between Developed And Developing Countries	233
23.	Waqf And Waqf Based Universities In Malaysia: An Exploratory Analysis	242
24.	Determinants Of Family Takaful Demand In Malaysia: A Literature Review	257
25.	Towards To Liberalism The Practices Of Liberalization In Indonesian Higher Education	269
26.	Humanistic Teaching Aids And Student Centered Learning Approach Among Teachers In Secondary School In Terengganu	280
27.	Improve Financial Performance Through The Implementation Of Syariah Accounting	290
28.	Viral Marketing Communication (Turkey Example)	304
29.	Do The "Frontier Governance" Survive?(Study On The Increasing Of Human Resources Competences)	313
30.	A Development Of Microtakaful Flood Scheme In Malaysia: Case Of Flood In Kelantan	321
31.	Entrepreneurship Education In Islamic Community: Its Application In Human Resource Planning And Development Course	330
32.	Integrating Essentials Of Islamic Law (Maqasid Syariah) As Underlying Foundations Of Value-Laden Education	339
33.	Teachers' Beliefs About Efl Learning Strategies And Classroom Practices	348
34.	Judgments In Private Contracts And Shari'Ah Compliance In Malaysia: An	358



	Initial Perspective	
35.	Cultural Aspect As Mediating Role In The Relationship Of Multidimensional Construct Of Marketing Strategy And Customer Loyalty In Medical Tourism	364
36.	Performance Of Consistent Partial Least Square Path Modeling (PLSC): A Literature Review	379
37.	Awareness About Human Rights Among Police Personnel: A Study Of Twin Cities (Rawalpindi & Islamabad)	392
38.	Awareness On Indoor Air Quality Among Malaysian: Case Study At KL Sentral, Malaysia	405
39.	In The World And Turkey, The State Of Halal Products Market And The Problems Experienced In Marketing Halal Products	410
40.	The Principle Of Non-Interference And The Question Of Human Rights Violation: The Case Of The Rohingya Minority	424
41.	Ubiquitous City (U-City) And Malaysia E-Participation	434
42.	Creation Of Company Through Zakat Funds For Sustainability Of Malaysian Asnaf With Reference To Shari'ah Justification	443
43.	Performance Of Long Term Conventional Bonds And Sukuk In Malaysia	454
44.	Branding Delegation Of Education Based A Characterized Campus	466
45.	Character Building In Indonesia Raya Anthem	471
46.	An Analytical Discourse For Utilising Terengganu's Waqf Properties For Human Development In The State	477
47.	Avoiding Error In The Translation Of <i>Prepositional Relative-Clause</i> Sentences From English Into Bahasa Indonesia	494
48.	A Conceptual Framework On Adoption Of Enterprise Risk Management Among Malaysian Smes	499
49.	Determinants Of Takaful: Case In East Coast Region Of Malaysia	507
50.	The Right To Refuse Medical Treatment From The Malaysian And Islamic Law Perspectives	512
51.	How Do Intellectual Capital And Islamic Values Relate To Small Business Performance? A Conceptual Framework	526
52.	Marriage Without Wali In Malaysia: A Socio Legal Study On Its Causes, Implications & Solutions	537



53.	Pembangunan Perumahan Dan Isu-Isu Perumahan Di Negeri Terengganu	544
54.	Keusahawanan Dalam Pembangunan Perniagaan: Isu-Isu Keberkesanan Program Latihan Keusahawanan Di Malaysia	551
55.	Faktor Pengantara Kepuasan E-Pelanggan Terhadap Kualiti Perkhidmatan E-Dagang Dan Kesetiaan E-Pelanggan Dalam Industri Perhotelan	560
56.	Kepelbagaian Agama Menyumbang Konflik Perpaduan Kaum	569
57.	Mantera Dalam Persembahan Main Puteri Dan Wayang Kulit	577
58.	Isu-Isu Syariah Dalam Kontrak Derivatif Ekuiti	587
59.	Kebanjiran Pekerja Asing Dalam Industri Perladangan: Satu Kajian Impak Terhadap Generasi Kedua Felda	593
60.	Pengurusan Bakat Staf Akademik Di Institusi Pengajian Tinggi: Satu Tinjauan Literatur	600
61.	Tahap Kepuasan Dan Tingkah Laku Buruh Asing Dalam Sektor Pelancongan Di Malaysia	606
62.	Masjid Lestari: Amalan Kitar Semula Sisa Pepejal Di Masjid Semenanjung Malaysia	616
63.	Kecekapan Penggunaan Tenaga Elektrik Bagi Amalan Masjid Lestari Di Semenanjung Malaysia	625
64.	Kepemimpinan Politik Bercirikan Rabbani	633
65.	Tipologi Dan Implikasi Barah Sosial Ke Atas Aktiviti Ekonomi Komuniti	642
66.	Pengaruh Kecerdasan Emosi Dan Komitmen Dalam Pembangunan Prestasi Kerja	658
67.	Keseimbangan Kerja Dan Kehidupan: Satu Tinjauan Konseptual	664
68.	Adaptasi Konsep e- Komuniti Dalam e-Masjid	678
69.	Boikot Barangan Dalam Konflik Palestin-Israel Berpandukan Kepada Prinsip Daruriyyat, Hajiyyat Dan Tahsiniyyat	686
70.	Model Pengurusan Islam Menurut Surah Al-Fatihah: Kenapa Dan Bagaimana?	698
71.	Pematuhan Syariah Di Restoran Dalam Industri Perhotelan Di Malaysia	713
72.	Challenges Of Islamic Civilization And Its Implications: A Critical Analysis	717

	From Muhammad Asad's Point Of View	
73.	Pelaksanaan Bahagian Sokongan Keluarga (BSK) : Cabaran Dan Penyelesaian Dalam Menguatkuasakan Perintah Nafkah	724
74.	Hubungan Kepimpinan Transformasional Dalam Kalangan Guru Besar Dengan Tingkahlaku Kewarganegaraan Organisasi Sekolah Rendah Dalam Daerah Kuala Terengganu	734
75.	Kriteria-Kriteria Hakim Yang Dilantik Bagi Ujian Hafaz Al-Qur'an Dewasa Terbuka Negeri Terengganu	741
76.	Transformasi, Hijrah Dan Perpaduan Sejagat	749
77.	Guru Dan Cabaran Dalam Memupuk Kemahiran Berfikir Aras Tinggi (KBAT) Di Sekolah Rendah	758
78.	Pengurusan Hutang Si Mati Dalam Pembahagian Pusaka Kecil Orang Islam: Kajian Awal Di Uppk, Jkptg, Kuala Terengganu.	765
79.	Pelaburan Emas Dari Perspektif Syarak	777
80.	Kesultanan Terengganu Dan Penyebaran Islam	788
81.	Peranan Pendidikan Sekular Zaman Penjajahan Dalam Pertumbuhan Dan Perkembangan Peradaban Melayu	802
82.	Transformasi Kesan Penggunaan Teknologi Maklumat Dan Komunikasi Dalam Aktiviti Pengajaran Dan Pembelajaran Guru Pendidikan Islam Program Pensiswazahan Guru UniSZA	815
83.	Penyerapan Elemen Falsafah Bahasa Untuk Penyatupaduan Nasional : Analisis Keperluan Terhadap Guru Bahasa Melayu Di Kawasan Luar Bandar	825
84.	Kesan-Kesan Permasalahan Media Massa Dalam Kalangan Remaja Berisiko	837
85.	Peranan Dialog Dalam Pembelajaran Transformatif Dalam Kalangan Bekas Penagih Dadah	848
86.	Pengaruh Customer Value Terhadap Intention To Switch Pada Nasabah Bank Syariah "XYZ"	855
87.	An- Nahl Fly Over Sebagai Solusi Kemacetan Lalulintas Di Surabaya Yang Berazaskan Ukhuwah Insaniyah	873
88.	Pengaruh Penerapan Total Quality Management Terhadap Kinerja Pekerja Pt. Pertamina Refinery Unit Iii Plaju	887
89.	Implementasi Otonomi Pendidikan Dalam Bingkai Otonomi Daerah	893



90.	Aplikasi Dampak Temuan Kecerdasan Jamak Islam “Multiple Intelligence” Kedalam Pembelajaran	903
91.	Paham Keagamaan Dan Aktivitas Sosial Kaum Tarekat: Analisis Terhadap Matinya Ideologi Radikal Di Sumatera Barat	914
92.	Analisis Kandungan Timbal (Pb), Cadmium (Cd) Pada Air Dan Ikan Bandeng (Chanos Chanos) Di Tambak Kota Dan Kabupaten Pekalongan	935
93.	Dampak Implementasi Program Jaminan Kesehatan Nasional Terhadap Penurunan Angka Kematian Ibu: Studi Kasus Kabupaten Bogor	943
94.	Peran Indonesia Dalam Mengatasi Islamophobia Di Era Pemerintahan Presiden Susilo Bambang Yudhoyono	952
95.	Permintaan Publik Dalam Penyusunan Peraturan Daerah Tentang Jaminan Produk Halal	957
96.	Diversity Tajdid Dan Konstruksi Islamic Studies (Dialektika Epistemologis Kaum Reformis Muhammadiyah Di Indonesia Dan Kontribusinya Dalam Perkembangan Ilmu Pengetahuan Islam)	966
97.	Pemberdayaan Politik Perempuan Di Aceh Utara (Analisis Faktor Kultural Dalam Masyarakat)	979
98.	Membudayakan Literasi Pada Generasi Penerus Bangsa Melalui Sustained Silent Reading Sebagai Modal Menghadapi Tantangan Global	989
99.	Peran Politik Dalam Bidang Pendidikan	1001
100.	Kelas Menengah Muslim Dan Masa Depan Demokrasi Di Indonesia	1006
101.	Visi Dan Misi Bank Syariah: Telaah Kritis Visi Dan Misi Lembaga Keuangan Syariah Pada Masa Rasulullah, Masa Setelahnya Dan Praktikanya Di Era Kini;	1021
102.	Pelaksanaan Hukuman Mati Dalam Konteks Undang –Undang Jenayah Islam Dan Undang -Undang Hak Asasi Manusia Di Indonesia	1033
103.	Harakah (Gerakan) Transnasional Di Indonesia Dan Perspektif Muhammadiyah	1057
104.	Religious – Cultural Based Management Of The Lecturers And Administration Staffs In Muhammadiyah College (A Case Study In Uhamka Jakarta)	1070
105.	Penulisan Karya Ilmiah	1087
106.	Peran Organisasi Al Washliyah Dalam Memelihara Anak Yatim Piatu Di Sumatera Utara	1098



107.	Membangun Model Akuntabilitas Otoritas Jasa Keuangan	1108
108.	Peran Implementasi Manajemen Mutu Terpadu (Total Quality Management) Dalam Peningkatan Kinerja Guru Madrasah	1131
109.	Peningkatan Kemampuan Holistic Mahasiswa Pada Matakuliah Tefl Melalui Metode Kooperatif Round Robin Discussion Model	1151
110.	Kajian Pengelolaan Zakat Sebagai Alat Pemberdayaan Ekonomi Masyarakat Pada Baz Di Kabupaten Gresik	1162
111.	Analysis Of Nursing Education Excellence In Surabaya Indonesia Based On Malcolm Baldrige Criteria	1179
112.	Tata Kelola Propesionalisme Manajemen Wakaf	1189
113.	Analisis Kinerja Olahraga Pemain Bulutangkis Berdasarkan Pemberian Sodium Bikarbonat Dan Sodium Sitrat	1209
114.	Religion Conflict In Indonesia Problems And Solution	1219
115.	Keberkesanan Program Pemberdayaan Masyarakat Perdesaan Pesisir Dan Perbatasan Di Provinsi Kepulauan Riau (Studi Evaluasi Program Percepatan Pembangunan Desa Dan Kelurahan Provinsi Kepulauan Riau)	1229
116.	Rehabilitasi Rumah Tidak Layak Huni Dalam Tinjauan Kultural Masyarakat Melayu Pesisir Dan Perbatasan Di Kepulauan Riau	1237
117.	Pengentasan Kemiskinan Melalui Program Pemberdayaan Usaha Mikro, Kecil Dan Menengah (UMKM) Di Kota Tanjungpinang	1245
118.	Pengaruh Strategi Pembelajaran Dan Kepercayaan Diri Terhadap Hasil Belajar <i>Tahfidz Al-Qur'an</i>	1256
119.	Model Implementasi Zakat Sebagai Instrumen Jaminan Sosial Di Baitulmal Majelis Agama Islam Wilayah Persekutuan	1266
120.	Nilai-Nilai Kesalehan Sosial Pada Karya Raja Ali Haji: Jawaban Atas Persoalan Kemanusiaan Modern	1278
121.	Islamic Values & Principles Profile Serta Financial Literacy Karyawan Perbankan Syariah Di Kota Palembang	1278
122.	Bom Bunuh Diri Dalam Fatwa Kontemporer Yûsuf Al-Qaradhâwî Dan Relevansinya Dengan Maqâshid Al-Syarî'ah	1299
123.	Kajian Aplikasi Beberapa Komposisi Limbah Media Tanam Jamur Tiram Terhadap Hasil Bawang Merah Di Lahan Ultisol	1310
124.	Peran Sekolah Dan Masyarakat Dalam Penanaman Nilai Islam	1319



125.	Nasib Tanah Orang Melayu Di Sumatera Utara: Dari Perangkap Normatif Sampai Pengingkaran Sejarah	1324
126.	Rezim Hak Kekayaan Intelektual Mengenai Pengetahuan Tradisional Dalam Perspektif Islam	1334
127.	Penerapan Prinsip Hukum Bagi Hasil Dengan Akad Mudharabah Dalam Pembiayaan Kegiatan Usaha Oleh Bank Syariah	1347
128.	Urgensi Peraturan Daerah Dalam Pelestarian Dan Pengelolaan Cagar Budaya Di Provinsi Kepulauan Riau	1356
129.	Pluralisme Praktek Pelaksanaan Waqaf Dan Tantangannya Sebelum Dan Setelah Lahirnya UU Waqaf No.41/2004	1365
130.	Sanad Dan Pemahaman Terhadap Hadits Shahih	1376
131.	Politik Hukum Dalam Penyusunan Peraturan Daerah Provinsi Kepulauan Riau Tentang Lembaga Adat Melayu	1384
132.	Peran Orangtua Tunggal Dalam Sosialisasi Pekerjaan Domestik Kepada Anak Dari Keluarga Miskin Di Kota Padang	1391
133.	الاسلاموفوبيا في القرن الحادى والعشرين: فرنسا نموذجا	1402
134.	الدور السياسي للمسجد: رؤية نظيرية	1419
135.	التعايش الديني في أندونيسيا: المقومات والمعوقات دراسة تقييمية في ضوء القرآن الكريم	1494
136.	بين المصالح والمقاصد الشرعية	1511

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

Didin Fatihudin

Economics Faculty at the University of Muhammadiyah Surabaya, Indonesia
Postgraduate Airlangga University, Indonesia
dienafldloka@gmail.com

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 ijihad of the muslim scholars. 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 better (QS.Al-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) funds collector 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 services like system administration documents (custodian bank), Islamic 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 Indonesian Bank (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

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, BPD Jabar-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, Cimb Niaga, 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)	Amount of Banks		163	169	190	190	193	197
	Bank Umum	Syariah (BUS)	5	6	11	11	11	11
	Unit Usaha	Syariah (UUS)	27	25	24	24	24	23
	BPRS		131	138	155	155	158	163
Office Network (KP+KC+KCP+KK)	Office Network		1069	1258	2101	2101	2663	2990
	Bank Umum	Syariah (BUS)	581	711	1401	1401	1745	1998
	Unit Usaha	Syariah (UUS)	241	287	336	336	517	590
	BPRS		247	260	364	364	401	402
List of Office Network (BUS+UUS)	List of Office Network		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).

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 head office 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) dominates 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	49.555.1	66.089.9	97.519.3	145.466.6	195.017.7	242.276.1
Asset	22	67	37	72	55	99
Share dgn total perbankan* ***	2,14%	2,72%	3,24%	3,98%	4,58%	4,89%
Credit given	38.198.7	46.886.3	68.181.0	102.655.2	147.505.1	184.121.9
Share dgn total perbankan* ***	24	54	50	15	41	33
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	2,10%	2,65%	3,25%	4,14%	4,57%	5,01%

perbankan*							

Jumlah		3.766.06	4.537.56	6.053.65	8.187.428	10.889.00	12.724.18
Rekening		7	5	8		7	7
Giro		4.238.33	6.201.5	9.055.55	12.006.3	17.708.35	18.522.90
Wadiah		7	94	4	60	0	9
Tabungan		958.308	1.538.09	3.337.97	5.394.043	7.448.891	10.740.26
Wadiah			5	0			6
Tabungan		11.512.6	14.937.0	19.570.3	27.208.35	37.623.46	46.459.33
Mudharaba		44	75	58	3	9	3
h							
Deposito		20.142.8	29.594.5	44.072.5	70.805.88	84.731.60	107.811.5
Mudharaba		59	31	05	9	9	48
h							
Capital							
Modal	di	1.701.46	1.801.46	5.145.96	6.611.448	7.311.445	8.280.527
setor**)		5	5	5			
Cadangan		334.841	448.617	490.522	578.723	912.683	1.014.125
Laba/rugi		151.902	315.188	526.982	1.300.764	2.037.216	3.422.767
tahun lalu							
Laba/rugi		432.496	790.332	1.051.35	2.037.216	3.408.897	4.344.874
tahun				7			
berjalan							
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%
Financ e 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
Share dgn total BPRS****	4,37%	4,66%	4,87%	5,2%	6,15%	6,77%
Financ e 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.

CONCLUSION

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.

REFERENCES

Al-Mubarakfury, Syaikh Shafiyurrahman. (2012). *Tafsir Ibnu Katsir; Almisbahulmuniir Pitahdiib*. Penerjemah Imam Ghazali. Sygma Creative Media Corp. Bandung.

- Antonio, Muh.Syafi'i.(2001).*Bank Syariah Dari Teori ke Praktek*. Gema Insani Press. Jakarta.
- .(1999).*Bank Syariah Bagi Bankir dan Praktisi Keuangan*. Bank Indonesia dan Tazkia Institute. Jakarta.
- Bank Indonesia.(2009).*Perbankan Syariah : Mekanisme, Operasi, Produk dan Sistem Perhitungan Bagi Hasil*. Jakarta.
- Departemen Agama RI.(2002). *Islam Untuk Disiplin Ilmu Ekonomi*. Jakarta.
- Dewan Syariah Nasional, Majelis Ulama Indonesia (MUI). *Kumpulan Fatwa*. Jakarta.
- Edaran Bank Indonesia No,15/8/DPbs/2013. *Pembukaan Jaringan Kantor Bank Umum Syariah dan Unit Syariah Berdasarkan Modal Inti*. Jakarta.
- Fathurahman,A.(2010).*Meninjau Ulang Landasan Normatif Perbankan Syariah di Indonesia*. Al-Mawarid, Vol.XI, No.1, Feb-Agust.
- <http://www.bi.go.id/web/id/perbankan/perbankansyariah>.
- Karim,A.Adiwarman.(2001).*Ekonomi Islam Suatu Kajian Kontemporer*.Gema Insani Press. Jakarta.
- Otoritas Jasa Keuangan (OJK).(2013).*Laporan Perkembangan Keuangan Syariah*.Penerbit OJK Jakarta.
- (2014).Departemen Perijinan dan Informasi Perbankan. *Email* : konsumen@ojk.go.id
- Qardhawi, Yusuf.(2004).*Peran Nilai dan Moral dalam Perekonomian Islam*.Robbani Press. Jakarta.
- www.bi.go.id/id/Statistik/perbankan/syariah/Default.aspx.