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Effect of Health Banking on Growth Profit On Syariah BPR East Java Province

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Purpose of the study: This study aimed to determine the effect of the level of health of the banking consisting of NPF, FDR, ROA, ROE and CAR to the BPR Syariah Profit Growth In East Java province.

Methodology: This study uses a quantitative approach to analyze the description of the measured ratios

Main Findings: The study concluded that the NPF ratio and ROE no effect on profit growth. Except for FDR, ROA and CAR have a significant effect on earnings growth.

Applications of this study: The population used in this study were all Sharia Rural Bank (BPRS) East Java Province recorded in the Financial Services Authority (FSA) selected period 2015-2017 with a total population of 26 banks.

Novelty/Originality of this study: what is new in this study that may benefit readers and how it is advancing the existing knowledge or creating new knowledge in this subject. [50-60 words]

Keywords   : RBBR, BPR Syariah, Income Growth

INTRODUCTION

Financial Services Authority (FSA) to assess the national banking industry in a better condition shown by several indicators, one of which involved the government in achieving economic growth. With the better banking conditions will merimbas on growth BPR. It can be seen from the industrial development

Rural Banks (BPR) in April 2017 positive growth with total assets of Rp115,2 trillion, an increase of 10.18% http://finansial.bisnis.com
Although the amount of asset growth, there are still internal and external problems. Among other things the still limited capitalization, governance, quality and quantity of human resources (HR), high cost of funds impact on interest rates, as well as products and services that have not varied. While the external side, the challenge is the increasing competition. Currently small and micro segment of a target market for BPR is also served by other financial services institutions other than banks such as microfinance institutions (MFIs), savings and credit cooperatives (KSP), credit union and fintech.
With the limitations of rural banks (BPR), the rural banks (BPR) need to know the health of banks using techniques Bank Riskbased Rating. Policy bank rating back as updated by Bank Indonesia on October 25,
2011 by issuing a Bank Indonesia Regulation No. 13 / PBI / 2011. The new legislation is a refinement of the method previously used CAMELS. This regulation is a refinement of the method is called the method CAMELS Risk-Based Bank Rating (RBBR). RBBR method consists of several factors: Risk Profile, Good Corporate (GCG), Earning, and Capital. RBBR method is a development conducted by Bank Indonesia by taking into account the needs and development of the banking industry that not only involve small scale enterprises.
Method Risk Based Bank Rating (RBBR) requires banks either individually or consolidated to assess the soundness of banks using risk approach. In the method risk Based Bank Rating (RBBR) analysis is done on the performance, risk profile, problems and prospects of the bank's development comprehensively. The analysis is based on risk management principles. The importance of maintaining the health of banks aim to keep customers give confidence to the bank concerned. A major bank bankruptcies can cause withdrawals suddenly to the other bank. (Latumaerissa, 2012: 144)
It can be assumed that healthy banks will be able to perform well and produce optimal profit. Optimal profit growth reflects the system contained therein are operating effectively and efficiently. Information for the profit of the banking management is also important to the health level is to determine the bank's performance in a given period that describes the results of operations and prospects for investors earnings information used as a reference for decision-making in determining whether to invest or not. Investors will expect a better return than in previous years so that it can produce greater dividends to be distributed by the company, so that the profit growth also are vital in banking.
BPR Syariah taken as study materials research, because Sharia Rural Bank (BPRS) as a financial intermediary that operates on the basis of the principles of Islamic law is compatible with social inequality, poverty and social and economic inequities. In carrying out this mission, it does not mean BPRS ignore the health of banking business itself, but both should be proportionally. In the finance portfolio to the public, Islamic banks as a business institution who adhered to the values of sharia are certainly not want to lose, as there are with any other business institutions. Therefore, Islamic banks have a standard or guided by the precautionary principle (prudential principles). Determination of banking health signs aims to make the bank as financial intermediary institution conducting credit, the use of public funds and other third parties, must be in good health.

In accordance with article 29 paragraph (2) of Law No. 10 1998 Jo. Act No. 7 in 1992, that the bank is required to maintain the level of health in accordance with the provisions of the capital adequacy, asset quality, management quality, liquidity, profitability, solvency, and other aspects related to the business of the bank, and shall conduct business activities with the precautionary principle.

Setting the rating system for the SRB in Bank Indonesia Regulation No. 9/17 / PBI / 2007 concerning the Rating System for Rural Bank based on Sharia, conducted through qualitative and quantitative approaches of capital, asset quality, profitability and liquidity, while ratings on the components of the management factor is conducted qualitatively by analysis supporting indicators including adherence to islamic principles (Sharia compliance). The end result can be used BPRS ratings intended as a means of set business strategy in the future, and for Bank Indonesia can be used as a means of determining and implementing the guidance and supervision strategies. BPR Syariah is a banking company that has different characteristics compared to conventional banks. Existence BPR Syariah specifically intended to reach people of economically weak groups and small entrepreneurs in both rural and urban. In other cases, BPR Syariah tend to apply Mechanisms simpler services, interest rates are higher, and more proactive in looking for clients compared to conventional banks. With these characteristics BPR Syariah differences need to be revised in particular, where a review of conventional banks are not necessarily in accordance with the conditions of BPR Syariah.

LITERATURE REVIEW

Sharia Rural Bank

Rural Bank is a bank whose activity is only doing the collection and distribution of funds, even in the activity of collecting funds BPR is not allowed to accept demand deposits (Kashmir, 2000: 22). Interest establishment Sharia Rural Bank (BPRS): (1) Improving the economic well-being of Muslims, especially the economically disadvantaged. (2) Increase the per capita income. (3) Increase employment opportunities, especially in sub-districts. (4) Reduce urbanization. (5) Fostering the spirit of Islamic brotherhood through economic activity.

Bank Health Level

Soundness of a bank according to Susilo, et al (2000: 22) is the bank's ability to conduct normal banking operations and is able to meet all the obligations of the well in a manner that complies with applicable banking. To assess a bank's health can be viewed from various angles. The assessment aims to determine whether the bank is in sound condition, fairly healthy, less healthy or unhealthy. For healthy banks to retain their health, while the ailing bank to immediately treat the disease. Bank Indonesia as the supervisor of banks and supervisors can provide direction or guidance on how banks should be run, or even if I have discontinued operations. The standard for assessing a bank's health has been determined by the government through Bank Indonesia. The banks are required to report both routine or regular intervals on all activities in a given period. From this report studied and analyzed, so that can know their health condition will allow banks themselves to improve their health.

Risk Based Bank Rating

Based on Bank Indonesia Regulation No. 13/1 / PBI / 2011, the bank's method of health assessment with a risk based approach (Risk-based bank rating) a bank rating method replaces the previous assessment method is a method that is based on Capital, Assets, Management, Earnings, Liquidity and Sensitivity to Market Risk (CAMELS). RBBR method uses four factors based on an assessment of the BI Circular Letter No. 13/24 / DPNP is as follows:

a. Risk Profile (Risk Profile)

Risk Profile (risk profile) be assessed bank rate at the time because any activity carried out by banks are allowed to be the onset of risk. Bank Indonesia explained the risks taken into account in assessing the health of banks by the method Risk-Based Bank Rating Bank Indonesia Circular Letter No. 13/24 / DNPN on October 25, 2013 consisted of:

1) Credit risk

Credit risk is the risk due to the failure of the debtor and / or other parties to meet obligations to pay principal or interest as agreed arrangement with the Bank.

2) Market risk

Market risk is the risk on the balance sheet and off-balance sheet positions, including derivatives transactions, as a result of overall changes in market conditions, including changes or movements in market variables, interest rates, foreign exchange rates, stocks, and commodities.

3) Operational risk

Operational risk is the risk due to the inadequacy and / or failed internal processes, human error, system failure, and / or the presence of external events affecting the operations of the bank.

4) Liquidity risk

Liquidity risk is the risk due to the inability of the bank to meet its maturing obligations from cash flow funding sources and / or from high-quality liquid assets that can be pledged, without disrupting the activities and financial condition of the bank.

5) Legal risk

Legal risk is the risk due to lawsuits and / or weakness of the judicial aspect.

6) Strategic risk

Strategic risk is the risk due to the inaccuracy in the decision and / or implementation of a strategic decision as well as the failure to anticipate changes in the business environment.

7) Compliance risk

Compliance risk is the risk due to the bank does not comply with and / or implement legislation and regulations.

8) Reputation risk

Reputation risk is the risk due to declining levels of trust stakeholder sourced from a negative perception of the bank.

b. Good Corporate Governance (GCG)

Assessment of GCG factor in RBBR method is based into three main aspects, namely, governance structure, governance process, and output governance. Based on Bank Indonesia provisions presented in the Bank Supervision Report (2012: 36): " governance stucture include implementation of the tasks and responsibilities of the Board of Commissioners and Board of Directors as well as the completion and implementation of the tasks of the committee. Governance process includes the bank's compliance function, the handling of conflicts of interest, the implementation of internal and external audit functions, risk management practices, including the internal control system, the provision of funds to related parties and large funds, as well as the bank's strategic plan. A final aspect govenance output includes transparency of financial and non financial condition, GCG implementation report that meets the principles Transparency, Accountability, Responsibility, Indepedency, and fairness (Prices) ".

c. Earnings (profitability)

Based Taswan statement (2010: 165) Rating of the bank which saw the bank's ability to generate profits. Bank earnings factor assessment can use such parameters as follows:

1) Return On Assets (ROA)

Return On Asset (ROA) is a profitability ratio that shows the bank's ability to earn income or profits by optimizing the use of assets.

2) Return On Equity (ROE)

Syafri, (2008: 138) Return on equity is the ratio between the net profit after tax and total equity. Return on equity is a measure of income (income) available for the owners of the company (whether it's common shareholders or the preferred shareholders) on the capital they invest in a company Sawir (2009: 98) Return on equity is a ratio which shows the extent to which the company is managing its own capital (net worth) with effectively, measure the level of profit from investments made equity owners or shareholders of a company. ROE shows the profitability of equity capital is often called the business profitability.

d. Capital (Capital)

Ratios can be used to measure the adequacy of bank-owned capital is Capital Adequacy Ratio (CAR). Based on the Circular Letter No. 26/2 / BPPP stipulates that the minimum capital requirement or CAR is measured from a certain percentage of the weighted assets. Risk (RWA) amounted to 8% of risk weighted assets.

Profit growth

Definition of profit according to Harahap (2008) is the excess of income over expenses during the accounting period. Profit is an important number in the financial statements due to various reasons, the profit is the basis for tax calculation, guidelines governing investment policy and decision-making, the basis for forecasting earnings and economic events of other companies in the future will come, the basis for the calculation and assessment efficiency in running the company, as well as a basis for performance appraisal or performance of the company. While the notion of profit held by the accounting structure today is the difference between the measurement of income and expenses. The size of the increase in income as a measure of the accuracy of the measurement depends heavily on revenues and expenses.

An appropriate comparison of revenues and expenses are reflected in the income statement. Presentation of earnings through these reports is an important focus of the company's performance. A company's performance is the result of a series of processes at the expense of various resources. As one of the company's performance assessment parameters is earnings growth. The profit growth is calculated by subtracting the current period profit to profit the previous period is then divided by earnings in the previous period (Warsidi and Scout, 2000).

METHOD

Types of Research

This study uses a quantitative approach to analyze the description of the measured ratios.

Population and Sample

The population used in this study were all Sharia Rural Bank (BPRS) East Java Province recorded in the Financial Services Authority (FSA) selected period 2015-2017 with a total population of 26 banks. The sample in this study selected purposive sampling.

Data analysis technique

Dependent variable in this research is the ratio of NPF, FDR, ROA, ROE and CAR. While the independent variable in this study is the profit growth. Therefore, the model that will be used in this research is

$$y = \alpha + b_1 x_1 + b_2 x_2 + b_3 x_3 + \cdots + b_n x_n$$

Which is :

y	:	Dependent variable
α	:	Constanta
$b_1, b_2, \ldots, b_n$	:	Independent variable coefisien
$x_1, x_2, \ldots, x_n$	:	Independent variable

The t-test is used to determine the existence of significant influence NPF ratio, FDR, ROA, ROE and CAR to the profit growth. As for the F test is used to determine the effect of simultaneous NPF ratio, FDR, ROA, ROE and CAR to the profit growth. And to explain variance profit growth by NPF, FDR, ROA, ROE and CAR use coefficients determination (R^2). Classical assumption test, which consists of normality test, autocorrelation, and Heteroskidastity done before data analysis.

Analysis

Test the classical assumption of normality test, autocorrelation, heteroscedasticity and multicollinearity test. Data after the classic assumption test results show that use of research data have normal distribution, no symptoms of autocorrelation, no symptoms and do not contain any heterokedastisitas Multicolinearity symptoms. The test results of multiple regression model the effect of the bank to profit growth in the period 2015-2017 can be seen in Table 1 below:

table 1
Regression Results Effect of Health on profit growth

No.	Independent variables	Regression Coefficients
1	Constan	- 261,938
2	NPF	2,022
3	FDR	46,709
4	ROA	26,152
5	ROE	- 1,038
6	CAR	- 1,418

Source: Data Processing with SPSS

Based on the results obtained multiple regression analysis equation influence NPF, FDR, ROA, ROE and CAR against BPR Syariah profit growth in East Java Province:
Y = -261,938 + 2,022X 1 + 46,709X 2+ 26,152X 3 - 1,038X 4- 1,418X 5

Table 2 Test
Results T

No	Independent Variables	t	sig	result
1	NPF	1,785	0.083	No effect
2	FDR	2,270	0,029	Take effect
3	ROA	3,979	0,000	Take effect
4	ROE	- 1.303	0,201	No effect
5	CAR	- 3.145	0,003	Take effect

Source: Data Processing with SPSS
T test results on variable NPF, FDR, ROA, ROE and earnings growth dikhtisarkan CAR against the table 2 above. Based on t test results showed that the NPF and ROE effect on profit growth, this was due to the significant value of the NPF and ROE greater than 0.05 is 0.083 and 0.201. As for FDR ratio, ROA and CAR effect on profit growth this was due to the significance of FDR, ROA and CAR of less than 0.05 is 0.029, 0.000 and 0.003.

Table 3 Test
Results F

Information	F	Sig	result
Regression	6.715	0,000	Take effect

Source: Data Processing with SPSS

Based on the known F-test probability value of 0.000 with an F arithmetic amounted 6.715. Kebih probability value is far smaller than 0.05, it can be concluded that the NPF, FDR, ROA, ROE and CAR simultaneously significant effect on earnings growth so as H1, H2, H3, H4 and H5 can be accepted

Table 4 Results Coefficient of Determination

R	R Square
0,695	0,483

Source: Data Processing with SPSS

Results The coefficient of determination (R^2) as big as 0,483 or 48.3%. This translates into earnings growth of 48.3% variation can be explained by the variation of the five independent variables consisting of NPF, FDR, ROA, ROE and CAR, while the remaining 51.7% (100% - 48.3%) affected by other factors that are not included in the model.

Influence Non Performing Financing (NPF) of the Income Growth
Research found that Non Performing Financing (NPF) has no effect on profit growth. This is because regardless of the level of financing problems will not affect the earnings changes BPR Syariah. These results are consistent with Heni Rahmawati that examines the influence of the quality of earning assets to profitability in PT Bank Lippo, Tbk. The results of his research stating that the quality of earning assets is not significant to profitability.

Supposedly NPF higher the worse the quality of the bank's assets that will affect the cost and the bank capital due to the high NPF will make the banks have obligations and must pay to meet the PPAP (Allowance for Earning Assets) were formed. When this happens repeatedly the bank's capital will be sucked to PPAP thus lowering the value of the bank's profitability. One other implications for the bank as a result of the onset of financing problems is the loss of the opportunity to obtain income (revenue) of financing facilities so reduce profits and adversely affect the profitability of banks. However it seems that sharia BPR is able to maintain its financial performance so that the effect of NPF not significant changes in earnings. That is, BPR Syariah do not need to worry about the increase in NPF ratio for still at a safe level below 7% in accordance with applicable regulations, because if it is too high then the bank will lose the opportunity to earn a return that banks are necessary to manage credit risk or financing effectively, only a few BPR Syariah who had crossed the maximum limit during the study period.

Influence Financing to Deposit Ratio (FDR) Earnings to Growth
Research found that Financing to Deposit Ratio (FDR) effect on profit growth. Theoretically, the greater the value of FDR, the greater the bank otherwise illiquid so that the performance of banks that indicate poor widened its profit decline. In this study the ratio of FDR able to offset the financing provided by the bank to the community by increasing the number of third-party funds (DPK). Third party funds are not all allocated for financing, so that the bank is able to maintain its liquidity and be able to pay its liabilities, primarily short-term liabilities. Improved FDR means channeling funds to the larger loan so that profits will increase. The profit improvement resulted in the bank's performance will be better. FDR good standard is 85% to 110%. Therefore, management must be able to manage the funds raised from the public and then channeled back in the form of credits.
This research is in line with the results of research conducted by Fathoni, et al. (2012) which states that the ROA has a significant effect on earnings growth, as ROA is an indicator to measure the company's ability to generate profits. The big difference in the sample, span of time, and the characteristics of the research data led to these results contradict the research conducted by Syahputra, et al. (2014) which states that the ROA has no significant effect on earnings growth. ROA is used to measure the ability of the bank's management in obtaining the benefits arising out of the total assets of the bank concerned. The greater the ROA, the greater the level of profit that the bank achieved. In Fathoni (2012). Return On Asseet (ROA) has a significant effect on earnings growth indicates that any changes in the ROA ratio followed by profit growth significantly. So banks need to pay attention to changes in the ROA, because the larger the ROA ratio is obtained, the greater the profit earned by the bank, causing the bank's profit growth will continue to increase. Influence Return on Equity (ROE) of the Income Growth
Research found that Return on Equity (ROE) has no effect on profit growth. This study used a different theory that the higher the income that obtained the higher the profit earned income. This matter means any increase in ROE can lower but not significant changes in earnings. ROE inability to predict earnings changes is possible due to the nature and pattern of the investments made by the company quite right that there are some assets that are unemployed and can not be used efficiently,

so that the profit earned was not optimal. In addition the revenue generated by capital from the debt can not be used to cover the cost of capital and the lack of it that should be covered by part of the revenues derived from the shareholders. This study reinforced by previous studies, the research Fatimah (2013) which states that the ROE does not affect the profit change.

Influence Capital Adequacy Ratio (CAR) on Profit Growth

Research found that Capital Adequacy Ratio (CAR) effect on earnings growth. Capital Adequacy Ratio (CAR) also commonly called the capital adequacy ratio, capital adequacy measures to support bank-owned assets to risk. The capital adequacy ratio is an indicator of the ability of banks to offset a decline in its assets as a result of bank losses caused by risky assets (Dendawijaya, 2003). So by increasing the health of banks own capital related to capital ratio (CAR) is increasing and with substantial capital, the opportunity for profit companies are also getting bigger. due to the large capital, the bank's management is very flexible in placing funds into a profitable investment activity. So it could be concluded that the higher the CAR, the higher the earnings growth. Bank Indonesia Regulation related to Capital Adequacy Ratio (CAR) states that the amount of the minimum requirement to be met banks amounted to 8%. So that banks must always maintain CAR ratio to always be above 8%. However, the CAR is too high means that there are funds that are unemployed (idle funds). Thus, the bank an opportunity to earn profits will decline, the consequences will decrease the profitability of banks. According Mawardi (2005), the high CAR can be caused by a capital injection from the owners in the form of fresh money to anticipate the development of business scale in the form of credit expansion. However, the fact that until recently the bank intermediation function is still not optimal, in which the third-party funds in the form of deposits of public funds by the Bank bought Bank Indonesia Certificates where RWA SBI is 0, thus the Bank RWA relatively small, so Capital Adequacy Ratio remains large. As a result, funds are unemployed (idle funds) also will be greater, so it will have an impact on the decline in per-plant profits.

Conclusion

Based on research that has been done, it can be concluded that for Non Performing Financing (NPF) has no effect on profit growth. This means that irrespective of the level of financing problems will not affect the earnings changes BPR Syariah. For Financing to Deposit Ratio (FDR) effect on profit growth. This means that the FDR is able to offset the financing provided by the bank to the community by increasing the number of third-party funds. For Return on Assets (ROA) of profit growth. This means that The greater the ROA, the greater the bank achieved profit level. For Return on Equity (ROE) has no effect on profit growth. This means that any increase in ROE can lower but not significant changes in earnings. Capital Adequacy Ratio (CAR) to the profit growth. This means that the higher the CAR, the higher the earnings growth.

Limitations and Study Forward Acknowledgement

There are several limitations of this study is the first sample was selected only BPR Syariah East Java Province. So, we need to expand the sample not only in East Java province. Second, the variable in health-related Good Corporate Governance has not been studied. The main reason not include variables GCG is the lack of access to data, thus, the elements of particular interest could not be investigated. Third, this study uses only 3-year period. By adding the observation period then we will get more accurate results.

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