

# The Influence of Third Party Funds, Third, and Inflation on the Allocation Financing of Micro, Small, and Medium Enterprises (MSMEs) at Bank Syariah Indonesia

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## ABSTRACT

Study This aiming For examine : the influence of party funds third and inflation to allocation financing business small and medium in Indonesian Islamic banks period 2021-2023 . This research is study quantitative . Variables in study This is a third party fund Third , inflation and financing of MSMEs. Population in study This is report finance monthly Indonesian Islamic bank. The amount sample as much as 31. Technique analysis used is analysis statistics descriptive and assumption testing classic . Research results show that : Party funds third influential in a way partial and significant to financing of MSMEs is shown mark coefficient (  $0.000 < 0.05$  so that  $H_a$  is accepted and  $H_o$  is rejected . Inflation No influential in a way partial and significant with mark coefficient  $0.256 < 0.05$  and value  $t_{count} 1,160$  more big from  $t_{table} 2.04891$  so that  $H_a$  is rejected and  $H_o$  is accepted , and accordingly simultaneous There is influence and significance of third party funds third and inflation to financing of MSMEs, shown with F value calculated 42.658 more big from F table 3.34. And based on results analysis regression R-Square obtained of 0.968 which means that contribution DPK amount and inflation in a way simultaneous influential to allocation financing MSMEs as big as 96.8%. However the remaining 3.2% is explained by other variables that are not entered in variable study.

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## 1. INTRODUCTION

In developed countries, banks are institutions that very strategic and has an important role in development of the country. Meanwhile, in countries that the growing need of society for banks is not limited only to the storage of funds and distribution of funds only, but also regarding the services offered banks (Ismal, 2004). Indonesia is experiencing accelerated growth Islamic banking which until now continues to be encouraged by banking authority, namely the Financial Services Authority (OJK) towards a healthy, sustainable Islamic banking industry, and contribute positively in supporting development quality economy.

Law no. 21 of 2008 concerning Islamic banking article 1 states that banking Sharia is everything that concerns sharia banks and sharia business units, including institutions, activities business, as well as methods and processes for carrying out activities his business (Umam, 2013). The role of banking is very important influence the economic activities of a country. Banks can is said to be the lifeblood of a country's economy. Therefore Therefore, the progress of a bank in a country can also be... used as a measure of a country's progress concerned. The more advanced a country is, the more The big role of banking in controlling the state This

means that the existence of the banking world is increasingly needed by the government and its people (Kasmir, 2013).

The growth of a bank is greatly influenced by development of the ability to collect and distributing community funds. Fundraising activities Banks mostly take customer deposits in the form of savings such as checking accounts, deposits, and savings in other words are called Third Party Funds (Muhammad, 2004). Third party funds is an internal bank factor that can influence the bank's ability to collect public funds commonly called third party funds. The larger the funds the community that is collected by the bank will be increasingly the amount of credit disbursed is also large (Aishwarya Raid, 2017).

**Table 1.1**

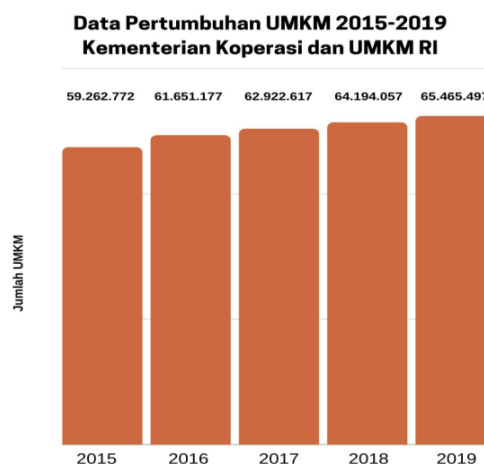
**Development of third party funds the three Indonesian Sharia Banks per month period 2021-2023**

Month	Year 2021	Year 2022	Year 2023
January		178,805,608	194,802,737
February	153,035,889	176,592,410	196,477,194
March	150,929,090	180,314,656	204,545,379
April	155,351,973	178,355,340	200,398,977
Mei	159.622.706	180.921.442	200.503.812
Juni	163,953,179	183.175.121	191.669.892
Juli	168.029.778	184.427.147	196.050.283
Agustus	167.534.428	185.574.372	192.984.462
September	167.367.318	182.710.548	
Oktober	162.765.109	181.781.481	
November	170.634.813	182.997.253	
Desember	176.003.468	195.478.724	

Source: BSI financial data

From the table above we can see that the amount of third party funds experience improvement every year, at the beginning of 2021 the amount of third party funds was IDR 135,035,889 and in August 2023 it reached IDR 192,984,462 (Bankbsi. 2023) Collection Funds Party Third (DPK) indicates the more increasing trust public to banking sharia at a time show that market potential banking sharia Stillbig in Indonesia. The greater the source of funds collected, the greater bank will channeling financing the more big. Matter the because one of the bank's goals is to make *a profit*, so banks will not just leave their funds idle. Banks tend to For distribute funds to the maximum Possible.

**Table 1.2 MSME Growth Data (2015-2019)**



Source: data bps.co.id

From the data on the growth of MSMEs in Indonesia from 2015, the number was 59,262,772 units, increasing every year until 2019, the number was 65,465,497 units (BPS, 2023). Development of Micro, Small and Medium Enterprises (UKM) cannot be separated from banks in Indonesia, both general and private banks. bank sharia Which take part in support development MSMEs. The more MSMEs there are, the more financing will be issued by the bank.

**Table 1.3**  
**Financing of Bank Syariah Indonesia (BSI)**

Finding	Tahun 2021	Tahun 2022	Tahun 2023
January		55,657,517	70,970,793
Pebruari	54,682,948	57,688,727	71,789,141.
Maret	56,275,527	60.268230	74,072,755
April	55,606,922	60,429,897	73,844,311
Mei	55,328,075	62,275,666	77,174,737
June	55,340,607	68,393,475	80,339,856
July	55,052,486	68,842,461	82,377,741
August	54,815,231	69,233,278	82,919,785
September	55,576,461	69,993,703	
October	55,545,073	69,964,030	
November	56.228.211	71,564,098	
December	59,182,873	71,631,908	

Source : report finance bsc year 2023

Based on the table above, the amount of financing disbursed by Indonesian Islamic banks every month always increases. At the beginning of 2021, financing was IDR 54,682,948 and at the end of 2023 it was IDR 82,917,785 (BSI, 2023).

Inflation also has an impact on MSMEs because if inflation occurs so bank central will raise flower. Then impact on increase flower by banks general which finally Also impact on banking sharia. So that flower financing Which distributed by bank to public like financing MSMEs Also follow increase. The more third party funds collected by the bank, the more banks will increasingly channel financing. In Indonesia, one of the uniqueness of UMKM is seen in the third covid-19 which weakened the economic sector. At that time, UMKM was able to survive the shock. UMKM This Also very play a role In absorbing labor, economic growth can increase the number of new business units and also very productive in producing new workforce that supports household income from businesses the.

From the explanation above, even though Covid-19 has occurred, MSMEs are still survive, because if a crisis occurs and rising inflation and the community really needs financing, then financing is still being carried out. Cost which continues to rise causing activity productive very No profitable. So owner capital usually more Like use the money For objective speculation (Wardiantika et al., 2014). Inflation is increase in prices goods And service, Which happen Because request increase more big compared to with offer price in the market ( Sukirno), 2013).

From the explanation of all the tables above, third party funds have experienced improvement every year, at the beginning of 2021 the amount of third party funds was IDR 135,035,889 and in August 2023 it reached IDR 192,984,462. while financing has increased every month from 2021 financing of IDR 54,682,948 and the end of 2023 of IDR 82,917,785. this means that if third party funds increase, financing will also increase.

According to the research results of Wardiantika and Kusumaningtias, the factors that influence *murabahah financing* are DPK, CAR, NPF, and SWBI. The results of the study stated that DPK has a positive influence on *murabahah financing* in Islamic Commercial Banks. If DPK increases, then the *murabahah financing* that is distributed also increases and vice versa, if DPK decreases, then the *murabahah financing* that is distributed decreases (Wardiantika, 2014).

Stability level inflation very important For support community economic activities. If the level or condition of inflation Which stable, so can cause trust public in do activity its economy, Good consumption and also investment. Turmoil inflation Which significant will bother stability economy. The impact of high inflation will be detrimental to manygroup society. High inflation can cause a decrease in people's purchasing power which results in a decrease in sales. The decrease in sales that occurs can reduce the company's return. The decrease in return that occurs will affect the company's ability to pay installments. Thus, inflation has an indirect effect on MSME financing. This is in line with Agnes Dwi Astuti's research, that inflation has no significant effect on MSME financing ( Astuti, 2017).

Seeing the main function of the bank is to collect and distribute back to the community. In this case, financing is the main indicator to measure the development of market share in Islamic banking, it is necessary to examine what factors influence the financing distributed to the community.

## 2. METHODS

The type of research that researchers do use in study This that is study quantitative with approach associative . Like has explained in the research This that subject his research is allocation financing business micro small and medium at Bank Syariah Indonesia, then the data is also taken in accordance study said . Variable data dependent from study the is allocation Micro Business Financing Small and Medium Enterprises (SMEs) and variables its independence is the amount of funds collected by the bank from third party funds third and level rate inflation . As for the nature study This is descriptive quantitative , research descriptive quantitative is study aiming explain existing phenomena with use figures , statistical processing ( Sugiyono , 2011) . Primary data sources were obtained researcher from source original . In case This is the molding process the data need done with notice Who source the main thing that is used object in research ( Muhammad, 2013) . Secondary data obtained from internal and external sources . Internal secondary data is available in ready format form use and also in the form that is still need processed more continued . ( Muhammad, 2013) . Secondary data obtained from report finance of Indonesian Islamic Bank (BSI). The location of the research conducted by the author is at the Indonesian Islamic bank with consideration as following . Implementation study This done in time seven month , start from May 2023 to November 2023.

## 3. FINDINGS AND DISCUSSION

The results of the regression analysis show that of the two variables, namely Amount of Third Party Funds (TPF) And Inflation from test results F is obtained  $F_{count} = 42,658$  with mark significance  $= 0,000 < 0.05$  so that can concluded that variable amount DPK And inflation together has a simultaneous influence on the UMKM financing allocation variable which is significant. And based on the results of the regression analysis, the R-Square obtained of 0.968, which means that the contribution of the amount of DPK and inflation is simultaneous influential to allocation financing MSMEs as big as 96.8%. However, the remaining 3.2% is explained by other variables that are not included in the research variables. This study is in line with Reza Ayu Ardianti's research which states that third party funds and inflation simultaneously affect MSME financing at BMT Masyarakat Madani Sumut because the calculated f value  $> f_{table}$  ( $19.129 > 3.20$ ) and the significance level is  $0.000 < 0.05$ . In this case,  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is a relationship between DPK and Inflation on MSME Financing at Kopsyah BMT Masyarakat Madani Sumut, the *R Square value* is 0.678 or 67.8% which means that the amount of Third Party Funds and Inflation can explain the financing variable by 67.8% while the remaining 32.2% is explained by other variables that are not included in the research variables ( Ardianti, 2021). From the explanation above, it can be concluded that the higher the third party funds and inflation, the higher the financing issued by Indonesian Islamic banks.

### 3.1 Influence Amount Funds Party Third (DPK) to Financing Micro Small Enterprises And Intermediate (MSMEs).

Third party funds are funds from the community in the form of *demand deposits* , savings ( *saving deposits* ), and time deposits ( *time deposits* ) originating from individual or corporate customers and then the

activities carried out by the bank after that are to redistribute the funds to the community who need them. This fund distribution activity is known as fund allocation. Fund allocation can be realized in the form of loans or better known as credit or in Islamic banks (financing) (Kasmir, 2024).

The results of this study "third party funds influence the allocation of UMKM financing". The results of statistical testing show  $t\text{-test} = 4.993$  with a significant level of DPK of 0.000 smaller than the significant level of 0.05 so that it can prove that DPK has a significant effect on financing of Indonesian Islamic banks for the period 2021-2023. This study is in line with Luluk Chorida's research in 2010 which stated that it has a strong influence on the provision of UMKM financing at Islamic banks in Indonesia. It is explained that the independent variable of the amount of DPK has a significant positive effect on the dependent variable of UMKM financing allocation at Islamic banks in Indonesia in 2006-2009. This is supported by the results of the  $t\text{-test} = 16.619$  with a significant level of  $0.000 < 0.05$ . (Khoirida, 2015).

This study is strengthened by the results of previous studies where the results of research conducted by Dika Maedawati, showed that simultaneously third party funds (TPF) and non-performing financing (NPF) had a significant effect on the allocation of financing for micro, small and medium enterprises (MSMEs) in Islamic banking in Indonesia in 2013-2017 as evidenced by a significance level of  $0.0000 < 0.05$  (5%). Thus it can be concluded that H3 is accepted. This means that the allocation of MSME financing in Islamic banking in Indonesia is simultaneously influenced by the TPK and NPF variables (Meidawati, 2020).

The increase and decrease in the allocation of MSME financing is greatly influenced by the amount of funds stored in Islamic banks. The greater the amount of funds from third parties in Islamic banks, the greater the amount of MSME financing allocation. Islamic banks need funds and one of the sources of funds is from third parties. These funds are obtained from deposits made by the bank's customers. After receiving an injection from one of these third parties, Islamic banks can distribute these funds to the community, but the proportion between the amount of third party funds allocated to financing must be regulated.

### 3.2 The effect of inflation on Financing Micro Small Enterprises And Intermediate (MSMEs).

In this study, inflation does not have a significant effect on MSME financing because the  $t\text{-count value} < t\text{table}$  ( $1.160 > 2.04891$ ) and the significance level is less than 0.05 ( $0.256 < 0.05$ ) so that there is no significant effect between inflation and MSME financing. The results of this study are in line with Hasna Rofidah in 2019, which stated that inflation does not affect Murabahah financing at Bank Rakyat Indonesia (BRI) Syariah or the hypothesis is rejected. This is evidenced by the results of the calculation of the  $t\text{-count value}$  of  $-0.500$  and a significance level of  $0.622 > 5\%$ . (Rofidah, 2019) The results of this study were also strengthened by Wulan Laelasari From the results of data processing that inflation has a negative and insignificant effect on MSME financing. With the influence of the inflation variable coefficient on MSME Financing of 20% and the  $t\text{-test}$  results of  $-0.969$  and a significance level of 0.343 greater than the error rate ( $\alpha$ ) of 0.05, it can be said that the inflation variable has a negative but insignificant effect on Micro, Small and Medium Enterprises (MSMEs) Financing. This simultaneously rejects theories about Inflation as a condition where there is an increase in the general price level, both goods, services and production factors. From this definition, it indicates a state of weakening purchasing power followed by a decline in the real (intrinsic) value of a country's currency. It turns out that there is no significant effect of inflation on MSME growth (Sukirno, 2004).

In many literatures it is stated that inflation is defined as a continuous increase in general prices of an economy. Inflation is an increase in the price of goods and services, which occurs because demand increases more than the supply of prices in the market (Sukirno, 2004). The inflation rate greatly affects the economic conditions, especially banking activities. The high inflation rate has caused the government (Bank Indonesia) to issue regulations to increase interest rates on bank deposits in Indonesia. This is in order to control inflation. However, another consequence is that banks are forced to increase their loan interest rates (credit). This is done by banks so that banks do not experience *negative spread*. *Negative spread* is a condition where the deposit interest rate is higher than the credit interest rate. If this happens, banks will have difficulty in carrying out their activities.

In relation to Islamic banks, the application of the usual financing margin rate in Islamic banks is by using the *going rate pricing method*, namely using the market interest rate as a reference (*benchmark*). This is because commercial banks compete with Islamic banks (Muhammad, 2005).

### 3.3 The Influence of Party Funds Third (DPK) And Inflation To Financing for Micro, Small and Medium Enterprises (MSMEs)

The results of the regression analysis show that of the two variables, namely Amount of Third Party Funds (TPF) And Inflation from test results  $F$  is obtained  $F_{\text{count}} = 42,658$  with mark significance  $= 0,000 < 0.05$  so that can concluded that variable amount DPK And inflation together has a simultaneous influence on the UMKM financing allocation variable which is significant. And based on the results of the regression analysis, the R-Square obtained of 0.968, which means that the contribution of the amount of DPK and inflation is simultaneous influential to allocation financing MSMEs as big as 96.8%. However, the remaining 3.2% is explained by other variables not included in the research variables. The results of this study are in line with M. Kholis in 2013 who stated that there is a significant influence between the three variables of DPK, Inflation, and NPF together on SME financing. The results of the simultaneous test show that  $F\text{-test} > F\text{ table}$ . The analysis shows that  $F\text{ count}$  is 235,848, and  $F\text{ table}$  is 4,351 ( $df = 20$ ). In addition, by looking at the R square test which shows the magnitude of adjusted  $R^2$  is 0.986, it means that the variation of SME financing from Islamic banks in Indonesia can be explained by the model by 98.6% and the rest is explained by other variables outside the model. This means that financing in SMEs can be explained by the variables DPK, inflation, NPF by 98.6% while the remaining 1.4% is explained by other variables (Kholis, 2016).

The results of this study are reinforced by the results of previous studies where the results of research conducted by Reza Ayu Ardianti showed that third party funds and inflation simultaneously affect MSME financing at BMT Masyarakat Madani North Sumatra because the  $\text{calculated } f\text{ value} > f\text{ table}$  ( $19.129 > 3.20$ ) and the significance level is  $0.000 < 0.05$ . In this case,  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is a significant relationship between DPK and Inflation on MSME Financing at Kopsyah BMT Masyarakat Madani North Sumatra, the *R Square value* is 0.678 or 67.8% which means that the amount of Third Party Funds and Inflation can explain the financing variable by 67.8% while the remaining 32.2% is explained by other variables that are not included in the research variables (Ardianti, 2014)

## 4. CONCLUSION

Study This show that the Party Fund Third (DPK) is influential significant to financing of MSMEs at Bank Syariah Indonesia in the 2021–2023 period, where the increase in DPK was followed by with improvement financing that is channeled. On the other hand, inflation No influential significant to financing of MSMEs, so that change level inflation No influence in a way direct allocation financing. However thus, in a way simultaneous, DPK and inflation together influential significant to financing of MSMEs, with contribution by 96.8%, while 3.2% is influenced by other variables outside research. Based on findings it is recommended that Bank Syariah Indonesia continues push improvement DPK collection as the main strategy in expand financing of MSMEs, while maker policy recommended For consider other factors outside inflation that can influence financing, such as interest rate, policy fiscal, or regulation Islamic finance; and For study furthermore recommended add other variables such as risk credit, profitability of MSMEs, or condition macroeconomics in order to obtain more comprehensive understanding.

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