DETERMINING THE GROWTH OF SHARIA COMMERCIAL BANK CURRENT ACCOUNT BALANCE AND THE NOMINAL VALUE OF THE BI-RTGS ISLAMIC BANKING TRANSACTIONS

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ABSTRACT

This study aims to determine of the growth of the Sharia Commercial Bank Current Account balance and the nominal value of the BI-RTGS Islamic Banking 2015-2018 transactions, how the impact of the Sharia Commercial Bank Current Account balance at Bank Indonesia on the nominal amount of BI-RTGS Islamic Banking transactions.This research uses a quantitative approach with the associative descriptive method. The population and sample in this study are all Islamic commercial banks that have registered as BI-RTGS participants. The independent variable is the Sharia Commercial Bank Current Account at Bank Indonesia for the 2015-2018 period and the dependent variable is the nominal transaction value of the BI-RTGS Islamic Banking in Indonesia for the 2015-2018 period. The data analysis techniques used are Classical Assumption Test, Individual Significance Test (t statistical test), and Determination Coefficient Test. The results of the Individual Significant Test (t-statistical test) show that there is a significant influence between the current account balance of Islamic Commercial Banks at Bank Indonesia on the nominal amount of BI-RTGS transactions for Islamic Banking in Indonesia.

Keywords: Islamic Banks; Bank Indonesia; Bank Indonesia-Real Time Gross Settlement (BI-RTGS).

ABSTRAK

Penelitian ini bertujuan untuk menentukan peningkatan pertumbuhan Shariah Commercial Bank Current Account Balance dan nilai nominal dari BI-RTGS transaksi Bank Islam tahun 2015 -2018, bagaimana efek dari Sharia Commercial Bank Current Account balance pada Bank Indonesia pada jumlah nominal transaksi BI-RTGS Bank Syariah. Penelitian ini menggunakan pendekatan kuantitatif dengan metode asosiatif deskriptif. Populasi dan sampel pada penelitian ini adalah seluruhnya Islamic Commercial Bank yang sudah teregistrasi sebagai bagian dari BI-RTGS. Variable bebas adalah Sharia Commercial Bank Current Account pada Bank Indonesia untuk periode 2015-2018 dan variable terikat adalah nilai nominal transaksi dari BI-RTGS Bank Islam di Indonesia untuk periode 2015-2018. Teknik analisis data yang digunakan adalah Classical Assumption Test, Individual Significance Test (t statistical test), dan Determination Coefficient Test. Hasil dari Individual Significant Test (t-statistical test)menunjukkan bahwaada pengaruh signifikan antara current account balance dari Islamic Commercial Banks pada Bank Indonesia pada jumlah nominal transaksi BI-RTGS untuk Bank Syariah di Indonesia.

Kata Kunci: Bank Islam; Bank Indonesia; Bank Indonesia-Real Time Gross Settlement (BI-RTGS).

INTRODUCTION

The bank is a financial institution that has the main function as an intermediary or channeling institution. Banks also have another important role, namely as a provider of financial services to the public. Funds transfer is one of the most commonly used financial services by the public. Transfer itself is divided into two, namely transfers with small nominal and transfers with large nominal. (Ismail, 2010) Funds transfer facilities in Indonesia are divided into three namely online transfer (Automatic Teller Machine/ATM), SKNBI (Bank Indonesia National Clearing System) and BI-RTGS (Bank Indonesia-Real Time Gross Settlement). The difference is as Table 1 below.

Based on Bank Indonesia Circular No. 10/12/DASP, it is known that BI-RTGS is a fund transfer facility aimed at high nominal transactions to prevent settlement finality problems. This transaction limit separation is intended to prevent traffic jams in the payment system. So that fund transactions are divided based on nominal transactions so that payment circulation is not disrupted because all transactions are in one payment channel. Based on nominal transaction separation, Intra Bank Online transfers are a means of transferring funds with the highest level of use. (Bank Indonesia, 2019)

Table 1. Facilities of Funds Transfer in Indonesia

Facilities of Transfer	Transaction Nominal
Online	$\leq$ Rp 50.000.000,00 (*chip*)
	$\leq$ Rp 25.000.000,00 (*magnetic stripe*)
SKNBI	< Rp 100.000.000,00
BI-RTGS	$\geq$ Rp 100.000.000,00

Source: Bank Indonesia, Bank Indonesia Circular No. 10/12 / DASP

Graph 1. Volume of Use of Indonesian Community Transfer Facilities
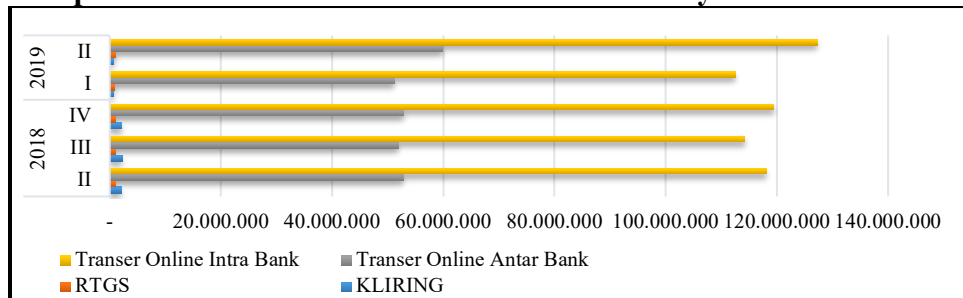
Source: Bank of Indonesia, 2019

BI-RTGS is a means of transferring funds with a level of use that is still low for the community. However, on the banking side, BI-RTGS is a means of transferring funds with a very important role. BI-RTGS is a means of transferring HPVS (High Value Payment System) funds that have a significant role in the national payment system. This is because the settlement of a transaction in the payment system can only be done through BI-RTGS. SKNBI (Clearing) or Online Transfer facility cannot conduct a settlement, because only BI-RTGS alone has this system. So that all transactions made through SKNBI or Online Transfer will be settled by banks through BI-RTGS. Therefore BI-RTGS has a very significant role in the banking payment system. (Bank Indonesia, 2019)

On the other hand, through the BI-RTGS fund transfer service, Banks can increase their profits through the service income received by banks. This is due to the fact that BI-RTGS provides the highest level of profit taking of IDR 35,000.00 when compared to SKNBI which is IDR 3,500.00 and online transfers which is IDR 4,000.00. (Bank Indonesia, 2019)

BI-RTGS is basically a fund transfer transaction with a high nominal transaction, where the transaction can only be processed when the funds in the BI-RTGS member Demand Deposit account are sufficient to carry out a fund transfer transaction. If at the time the funds are sent and BI-RTGS participants do not have sufficient funds to be able to process their transactions, then the BI-RTGS participants will enter the queuing system. This is intended to reduce the risk of final settlement (minimizing settlement risk) in order to increase the certainty of final settlement (settlement finality). (Bank Indonesia, 2019)

The adequacy of the balance of the Demand Deposit account held by the BI-RTGS participant is the main requirement to be able to conduct a BI-RTGS transaction. Therefore, banks that are BI-RTGS participants must always maintain the adequacy of their current account balances to be able to process their BI-RTGS transactions.

Graph 2 below shows that the Commercial Bank has a current account balance at Bank Indonesia of 390,000 Billion Rupiah to 420,000 Billion Rupiah with positive balance growth. Graph 3 shows that, the balance of the Demand Deposit account held by the Sharia Commercial Bank at Bank Indonesia is still much lower when compared to the balance of the Demand Deposit Account of the Commercial Bank.

Graph 2. Growth of Commercial Bank Current Account Balance at Bank Indonesia in 2018
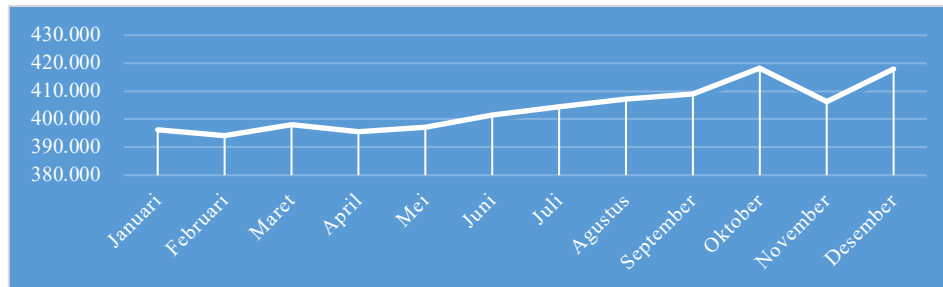
Source: Financial Services Authority (OJK), Indonesian Banking Statistics 2018

Graph 3. Growth of Sharia Commercial Bank Current Account Balance at Bank Indonesia in 2018 (Billion Rp)
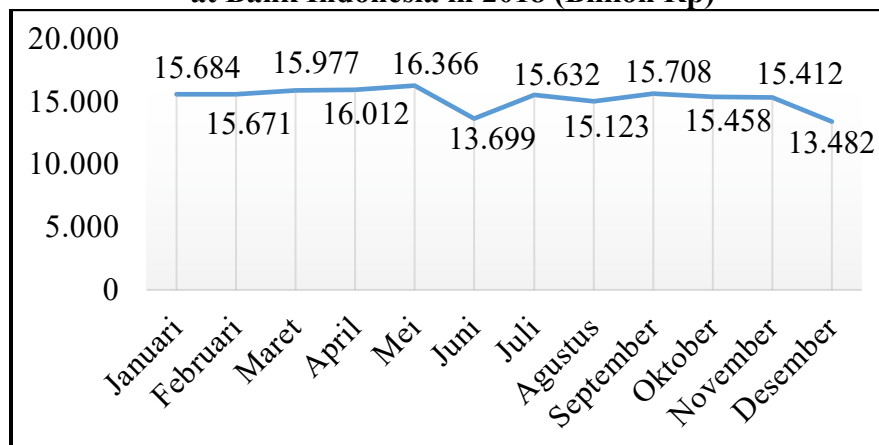
Source: Financial Services Authority (OJK), Syariah Banking Statistics 2018

The low number of Islamic Banking deposits in the form of Current Accounts at Bank of Indonesia is due to the still limited Third Party Funds (DPK) successfully collected by Sharia Banking due to the low Islamic financial literacy index and Islamic financial inclusion index in Indonesia.

In 2016, the Islamic financial literacy index in Indonesia reached only 8.11% and for the Islamic financial inclusion index it was only 11.06% (Financial Services Authority, 2016: 15). In accordance with Bank Indonesia regulations related to the primary Statutory Reserves (GWM), where the obligation to fulfill primary GWM of Sharia Commercial Banks and Sharia Business Units in Rupiah is 5% of Third Party Funds. The results of the calculation of the primary reserve requirement will later become a Demand Deposit at Bank Indonesia. (Peraturan Bank Indonesia

No. 20/3/PBI/2018 Tentang Giro Wajib Minimum, 2018). The balance of the Sharia Banking Giro account which is still low will cause disruption to the sharia banking system and the limited opportunities for Sharia Banking to be able to increase its income through the BI-RTGS fund transfer service.

Research conducted by Bambang Rustandi with the title utilization of accounting information systems in supporting internal control of Real Time Gross Settlement transactions at Bank Indonesia Bandung. The research method used in this study is the correlation with purposive sampling technique in taking research samples. The results of this study are, the role of accounting information systems in supporting the Impactiveness of internal management of RTGS transactions at Bank Indonesia Bandung in general has been adequate due to the computer-based accounting information system at Bank Indonesia Bandung can support the quality of bank services, where the transfer of funds can be done with faster. (Rustandi, 2016)

Research conducted by Isra Hayati, with the title research on the application of Real Time Gross Settlement in the customer's business activities at PT. Bank Sumut Syariah Medan branch. The research methodology used in this study is quantitative, where the independent variable in this study is the Real Time Gross Settlement and the dependent variable is the customer's business activities. The results of this study are, Real Time Gross Settlement has a significant Impact on the business activities of Medan branch North Sumatra Syariah Bank customers. (Hayati, 2019)

Research conducted by Henny Medyawati with the research title is the role of BI-RTGS and Indonesian Banking Architecture (API) in the development and growth of the Indonesian economy. VAR is an economic model used in analyzing this study. There are two stages of analysis in this study. First, the VAR model with four variables, namely the rate of economic growth and three banking indicators namely assets, credit and funds. Second, the VAR model by analyzing six variables, namely the rate of economic growth, assets, credit, funds, and two puppet variables, namely the implementation of BI-RTGS 2000 and API 2004. The results of this study are, the implementation of BI-RTGS and API affects economic growth . This is due to the reduced optimal lag obtained in the VAR model. (Medyawati, 2010). Based on the results of previous research, there is a significant influence of Sharia Commercial Bank Current Account

Balance at Bank Indonesia on the nominal amount of Bank Indonesia-Real Time Gross Settlement (BI-RTGS) Sharia Banking transactions in Indonesia. This study the researcher wanted to find out the Impact of the Sharia Account Balance of the Sharia Commercial Bank at Bank Indonesia on the nominal number of BI-RTGS Sharia Banking transactions in Indonesia for the 2015-2018 period.

Based on the background description above, the author is interested in conducting research with the title "Determining The Growth Of The Sharia Commercial Bank Current Account Balance and The Nominal Value Of The BI-RTGS Islamic Banking Transactions From 2015-2018". The purpose of this study is to determine the development of Islamic Banks and BI-RTGS Sharia Banking current accounts and how the influence and how much influence the Giro Commercial Bank Giro has on changes that occur in the BI-RTGS Islamic Banking.

LITERATURE REVIEW

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RESEARCH METHODS
Types of Research

This research uses a quantitative research using an associative quantitative method, in this study it is expected to be able to answer the research problems that have been described. Through a Quantitative approach the researcher will process the research data which will then be processed to provide information about the influence of the Sharia Account Balance of the Sharia Commercial Bank at Bank Indonesia on the nominal number of Sharia Banking BI-RTGS transactions in Indonesia for the 2015-2018 period. Then by using descriptive methods, the writer will describe the research object according to the facts as they are, analyze and interpret the object according to the facts that have been obtained.

Research Data

The population and sample in this study are the same, namely all Sharia Commercial Banks that have been registered as BI-RTGS participants. This study uses secondary data sourced from Bank Indonesia publication reports in Sharia Banking Payment System Statistics for the 2015-2018 period and publication reports of the Financial Services Authority in Sharia Banking Statistics for the 2015-2018 period.

Data Analysis Technique

Data analysis techniques can be interpreted as a way to carry out an analysis of the data with the aim to process the data, so that it can answer the problem formulation in research.

(Sujarweni, 2015) In this study, researchers analyzed data using SPSS software. The test used is the classic assumption test and hypothesis test.

The classic assumption test is a test conducted before the hypothesis test. This is because the classic assumption test is used to find out whether the data used in this study is feasible to be tested in the regression test in the hypothesis test. The classic assumption test used in this study is, first the normality test is used to measure whether the data the researcher has in the study are normally distributed. (Sujarweni, 2015) Data normality test process can be done by Kolmogorov-Smirnov (K-S) statistical test by looking at the probability numbers. (Ghozali, M.Com, Akt, 2013) Second, the autocorrelation test is a test that is used on consecutive data or observations all the time related to one another. (Kuncoro, 2011) The method or technique used to determine the presence or absence of autocorrelation in this study, researchers used the Durbin Watson test. Third is the heteroscedasticity test which is used to test the difference in residual variance of one observation period to another observation period. (Sujarweni, 2015) The technique used in this study was to determine whether there was heteroscedasticity in this study or not, the researchers used three tests, namely the glacier test, scatterplots graph test and the Spearman rank test. (Kuncoro, 2011) Fourth, the linearity test used to determine the linearity of data in a study using SPSS can be done using Test for Linearity by comparing the significance level of 0.05. (Hadi, 2000)

The hypothesis test in this study is the t-test statistic which is basically used to show how far the influence of one independent variable individually in explaining the variation of the dependent variable. On the other hand there is also a coefficient of determination test used to find out how much the contribution or contribution given the independent variable to changes in the dependent variable. (Siregar, 2012)

RESULTS AND DISCUSSION

The results of the classic assumption test for 48 data used from Sharia Commercial Banks registered as BI-RTGS participants are known as follows:

Table 2. Classical Assumption Test Results

Test Type	Result	Information
Normality	0,199 > 0,05	Normal
Autocorrelation	dU 1,5776 < DW 2,195 > (4 – dU) 2,4224	No Autocorrelation
Heteroscedasticity	0,080 > 0,05 Not patterned 0,604 > 0,05	No heteroscedasticity
Linearity	0,129 > 0,05	Linear

Source: SPSS data processing results SPSS.

Based on the results of the above table, it is known that the data used in this study are normally distributed as indicated by the results of the normality test with the results of 0.199> 0.05. The data of this study also did not contain autocorrelation problems as evidenced by the autocorrelation test with a DW value of 2.195 where the DW value was between the dU value and the value (4 - dU). So based on this value, it is known that this research data does not contain autocorrelation problems. The problem of heteroscedasticity was not found in the data used in this study. This was proved empirically by the results of the glacier test 0.08> 0.05 and the results of the Spearman rank test 0.604> 0.05. On the other hand, scatterplots test graphs show that data is spread evenly and does not form a pattern. Thus, through these three tests it is known for certain that the data used do not contain heteroscedasticity problems. Linearity test in this study showed that the data used in this study had a linear relationship between the independent variables to the dependent variable as evidenced by the results of the linearity test of 0.129> 0.05. Based on the results of this classic assumption test, it is known that the research data is feasible to be used for further testing, namely the hypothesis test.

The hypothesis test conducted is the t test statistic which is used to determine the Impact of the balance of the demand deposit account of the Sharia Commercial Bank at Bank Indonesia on the changes that occurred in the BI-RTGS Sharia Banking in Indonesia during the 2015-2018 period. The results of the statistical t test in this study indicate that the sig value of this study is 0.00 <0.05. Thus it is concluded that there is a significant influence of the independent variable on the dependent variable. This result is again strengthened by comparing t-table with t-count. T-count value in this study is 7.283 and the t-table value of the degree of freedom (df) 47 is

1.67793. Thus it is known that the value of t is greater than t-table, so it can be concluded that there is a significant influence between the independent variables on the dependent variable.

Once it is known that the balance of the Sharia Commercial Bank account at Bank Indonesia has an influence on the changes that occur in the nominal transactions of the BI-RTGS Sharia Banking in Indonesia during the 2015-2018 period, then the coefficient of determination test will be conducted to determine how much influence is given by the independent variable on the dependent variable.

The balance of the Sharia Commercial Banks Current Accounts placed at Bank Indonesia during the 2015-2018 period experienced fluctuating growth. An increase and decrease in the amount of balances that were successfully reserved by a Sharia Commercial Bank in the form of a Current Account balance at Bank Indonesia. However, the growth of the balance of the Sharia Commercial Bank accounts placed at Bank Indonesia grew positively. Where there is an increase in the amount of the Demand Deposit account that was successfully placed by the Islamic Commercial Bank at Bank Indonesia.

Growth in the volume of BI-RTGS users and nominal transactions of BI-RTGS Sharia Banking in Indonesia during the 2015-2018 period grew fluctuatively. An increase and decrease in the number of BI-RTGS transaction users. This is consistent with the nominal growth of transactions made. Despite growing fluctuations, BI-RTGS Sharia Banking experienced positive growth. Where the number of users of BI-RTGS fund transfer facilities and their transaction nominal grew slowly.

Based on the results of the hypotheses test that has been done, the hypothesis received in this study is H1 which states that there is an influence on the balance of the Sharia Commercial Bank account at Bank Indonesia on the nominal number of Sharia Banking BI-RTGS transactions in Indonesia. This is proven empirically, where the results of the hypothesis test are known that the value of Sig 0,000 <0.05 so that based on the results of this test, H0 is rejected and accepts H1, which means that there is a significant influence between the independent variables on the dependent variable. These results are further strengthened by re-testing the hypothesis by comparing the value of t-count with t-table. Based on the test results that have been obtained, it is known that the value of the t-test 7.283> 1.67793 table. Based on a predetermined

decision-making basis, it is known that H0 in this study was rejected and accepted H1. Thus it can be concluded that there is a significant influence between the independent variables on the dependent variable.

The amount of influence exerted by the balance of the Sharia Commercial Bank Giro account at Bank Indonesia on the changes that occurred in the nominal amount of the BI-RTGS Sharia Banking transaction in Indonesia was 53.6%. These results are obtained through the coefficient of determination test which explains that the value of R Square in this study is 0.536 or 53.6%.

The results of this test indicate that the Impact given by the balance of the Sharia Commercial Bank account at Bank Indonesia is 53.6% to the changes that occur in the nominal amount of the BI-RTGS Sharia Banking transactions in Indonesia. This shows that the current account balance has an important role in conducting BI-RTGS transactions, in accordance with Bank Indonesia regulations which make the current account balance as a condition for BI-RTGS transactions. Thus, the results of this study are expected to be a consideration for practitioners, especially Islamic Banking, to always maintain and increase their current account balances at Bank Indonesia. This is intended to anticipate when there is a BI-RTGS transaction on Islamic Banking with a high nominal transaction. By always maintaining and increasing the balance of the Sharia Commercial Bank Giro accounts at Bank Indonesia, it is hoped that Sharia Banking can always be ready to provide financial services for fund transfers through the BI-RTGS.

Funds transfer transactions through BI-RTGS are funds transfer transactions with the highest level of profit taking compared to other funds transfer facilities. Thus, this will have a positive impact when Sharia Banking always maintains their Current Account Balance at Bank Indonesia, so it is expected that Sharia Banking is always ready to serve fund transfer transactions through BI-RTGS with a high nominal value, through these services Sharia Banking can benefit through services BI-RTGS fund transfers.

On the other hand, BI-RTGS is a fund transfer facility that has an important role in the payment system. This is because the final settlement of all transactions in the payment system can only be done through BI-RTGS. Therefore, the BI-RTGS has a very significant role for banks. Thus, Islamic Banking is expected to be able to maintain and improve their current

account balances in order to smooth every transaction made by Islamic Banking in the payment system.

CONCLUSION

Based on the results of the hypotheses test that has been done, the hypothesis received in this study there is an influence on the balance of the Sharia Commercial Bank account at Bank Indonesia on the nominal number of Sharia Banking BI-RTGS transactions in Indonesia. This is proven empirically, where the results of the hypothesis test are known that the value of Sig 0,000 <0.05 so that based on the results of this test, which means that there is a significant influence between the independent variables on the dependent variable. These results are further strengthened by re-testing the hypothesis by comparing the value of t-count with t-table. Based on the test results that have been obtained, it is known that the value of the t-test 7.283> 1.67793 table. Thus it can be concluded that there is a significant influence between the independent variables on the dependent variable.

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Based on the results of the SPSS test that has been carried out, it is known that the balance of the Sharia Commercial Bank account at Bank Indonesia has a significant influence on the nominal amount of the Sharia Banking BI-RTGS transactions during the period 2015 to 2018. This can be seen through the hypothesis testing that has been done, where Sig 0,000 <0.05 and t-count 7.283> table 1.67793. Based on the results of this test and the basis for decision making, it is known that H0 in this study was rejected and accepted H1. So it can be concluded that there is a significant influence between the independent variables on the dependent variable. Thus it is expected that Islamic Banking will always maintain and increase the balance of the Demand Deposit accounts placed at Bank Indonesia. This is useful so that each payment transaction made can be finally resolved through the BI-RTGS so that it does not disrupt the Sharia Banking payment system.

The magnitude of the Impact given by the balance of the Sharia Commercial Bank Giro account at Bank Indonesia to the changes that occurred in the nominal amount of the BI-RTGS Sharia Banking transaction in Indonesia was 53.6%. This is proven empirically through the coefficient of determination test that has been done through the SPSS 1.6 test. The results of the coefficient of determination test indicate that the value of R Square in this study is 0.536 or 53.6%. The magnitude of the Impact that the current account balance has on the changes that occur in the nominal BI-RTGS transaction shows that the current account balance is very important in conducting BI-RTGS transactions. Banks must have sufficient current account balances so that every transaction made through BI-RTGS can be finalized. This is useful for maintaining a smooth banking payment system.

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