

# Analysis of the growth of Total Assets Perbankan Sharia in Indonesia

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**Abstract** The problems studied were: Does the amount of financing provided by the Bank of sharia positive and significant impact on the growth of the total assets of Islamic Banking in Indonesia and Is economic growth and a significant positive effect on the growth of the total assets of Islamic Banking in Indonesia. The method used in this research is descriptive analysis method and multiple regression analysis. Techniques of data collection are done by using the name with of secondary data for the period of 2007-2016. T hen processed counter in underlined last month with the classical assumption using heading 0.6 eviews programs so that it can draw conclusions. From the results of this research concluded that the total financing disbursed Islamic Bank proved positive and significant impact on the growth of the total assets of Islamic Banking in Indonesia and the national economic growth has the positive influence on the growth of the total assets of Islamic Banking in Indonesia. Implications of this research, the government is was much bigger to provide regulations to facilitate and assist in the financing of Islamic Banks both in terms of distribution and guarantees given to the Central Bank. As well as the dissemination to the public where Islamic Banking can facilitate business activities of the community and encourage the growth of Islamic banking industry and the national economy.

**Keywords:** *the amount of funding, economic growth, total Asset*

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## 1. Introduction

The economy is an integral part of the side of the dimension of the life of mankind. sharia banks are one of the economic instruments that his appearance is believed by experts in Islam are able to change and improve the conventional economic system that is based on interest rates, because that is the system sharia banks apply interest-free system (*interest-free* in the operational demands.

Indonesia as the country with the largest Muslim population in the world since the 1980s start the business establishment of Islamic banks in order to fulfill the request of the people who need an alternative banking service in accordance with Islamic law. After going through a long process, the initiative of the Indonesian Ulama Council (MUI) finally erected the first Islamic bank in Indonesia with the name of the Bank Transactions Indonesia (Body mass index (BMI)) in 1991.

However, since operates 1 May 1992, sharia banks have not get optimal attention in the national banking order, so that growth was fairly slow. This is because there is no legal basis for the bank operations that use the sharia system that is clearly evident in the explanation of the Act No. 7 the year 1992 about banking, where banks with the system for the result only inserted only.

After 1998 the government imposing back through Act No. 10 1998 which is the amendment of Act No. 7 1992. In Act No. 10 1998, explicitly distinguish the bank based on its management consists of conventional banks and sharia banks, good general banks and Credit Bank People.

Then followed by the issuance of Act No. 23 The year 1999 about Bank Indonesia which gives the authority to the Bank Indonesia to can also perform the task based on the principles of Sharia, where conventional banks were allowed to open the Syariah Business Unit (*Dual Banking System*). The existence of Act No. 23 The year 1999 about banking is the answer to the request of the people who need an alternative banking system that in addition to providing banking services/ finance a healthy.

**Table 1. Total Asset Growth Data Bandages k kan Sharia**

The Year	Total Asset (Trillion)	Percent (%)
200 7	15,33	9,19
200 8	20,88	11,70
200 9	26,72	4,84
20 10	36,54	9,76
20 11	49,56	2,14
201 2	66,01	Period one earlier
201 3	97,51	3,24
201 4	145,47	3,98
201 5	195,02	4,58
201 6	242,28	4,89

The source of the statistics of sharia banking processed 2016.

Sharia banks can be developed with both when referring to the *demand of* society will be sharia banking products and services. The rapid growth of Islamic banking is relatively quickly this can be seen on the financial indicators such as total assets and total *asset* sharia banks that continue to increase, as shown in [Table 1](#).

Based on a report from the development of sharia financial year 2016 mentioned that the highest growth can be seen in the year 2008 which reached 11.70 percent increase from the previous year years 2007, 9,19%, factors increase total *asset* because in the amount of time 2007-2016 occurs increase fast enough subject growth of the number of work unit General Bank Syariah (BUS) and Syariah Business Unit (UUS) in Indonesia.

The value of the total *asset* sharia banks in *absolute* continues to increase each year, although is fluctuation experienced a deceleration in growth. Deceleration of the growth of total *asset* sharia banks is still higher than the growth of national banking assets

Factors that would be the main source of income sharia banks is productive assets in the form of financing, because sharia banks the compilers of funds from the owners of capital and the reseller funds to the community. The more lack of funds that can be transmitted in the form of financing means the lower the total *asset growth* also reported every few. Acceleration gives you real-sector growth also affects the national total *asset growth of* sharia banking, so also on increasing funding was given. Sharia banking assets which consist of General Bank Syariah (BUS), Shari'a Business Unit (UUS) and Bank financing of the People of the Shari'a (BPRS) in the growth of total financing provided sharia banks to the community especially productive business more details can be seen in [Table 2](#).

**Table 2. Total Financing sharia banks in Indonesia (Million Rupiah)**

The Year	Given Financing (Trillion)
2007	11.49
2008	15,23
2009	20,44
2010	27,94
2011	38.20
2012	46.89
2013	68.19
2014	102.66
2015	147.51
2016	184.12

The source of the statistics of sharia banking, years 2016.

In addition to the sharia Bank financing sector that is big enough to influence over slowing growth total *asset* sharia banks, Bank Indonesia also mentioned that line the condition of the national banking industry in addition to the funding given to the community slowing economic growth also affects the growth rate of total *asset* sharia banks in Indonesia. The rate of economic growth in Indonesia since 2007-2016 can be seen in [Table 3](#) follows.

Islamic banking is in the developing position and can stand alone as though the sharia financial institutions in Indonesia is still sharia banks under the shadow of the bank dam as a conventional Bank. The deceleration that occurs on the total *asset of* sharia banking influence on the financial sector in national economic growth.

Many causative factors that make the deceleration of total *asset* sharia banks in Indonesia, but the factor that most give the influence based on annual report Financial Services Authority is provided financing and economic growth in Indonesia. both variables juxtaposition which make the author is interested to do further research and test the influence of financing variables and economic growth of the growth of total *asset* sharia banks in Indonesia period 2007-2016. therefore the title of the author left in this research is "Analysis of the growth of Total *Asset* Bandages k kan Syariah in Indonesia".

**Table 3. GDP in Indonesia (Billion Rupiah)**

The Year	The GDP	Percent (%)
2007	1.656.516,8	5.03
2008	1.750.815,2	5.69
2009	1.847.126,7	By 5.50
2010	1.964.327,3	6.35
2011	2.082.456,1	6.01
2012	2.178.850,4	4.63
2013	2.314.458,8	6.22
2014	2.464.566,1	6.49
2015	2.618.932,0	6.26
2016	2.769.053,0	5.73

The source of the BPS years 2016.

## 2. The Basis of the Theory

### 2.1. Sharia Banks

#### 2.1.1. Understanding Sharia Banks

Sharia banks are financial institutions that provide point business financing and other services in the payment traffic and circulation of money that operating adjusted with the principles of Sharia. according to its kind sharia banks (bank for the result) consisting of sharia banks and Bank financing of the People of the Sharia. Each of its operations in both the activities of gathering funds from the public as well as in the distribution of funds to the public sharia banks sets the price of the products offered and based on the principles of selling and for the result.

### 2.2. Bank Assets

#### 2.2.1. The Sense of Bank Assets

*Assets* are all rights that can be used in the operations of the company and the wealth of the company which is to be worn in a long time (more than one accounting period). [1] *Assets* or assets is the source of the economy that is expected to provide business benefits in later days. [2] The *Asset* is used in the normal activities of the company and has a value of material (relatively large value), for example, land, building/building, machinery, vehicles, store equipment and office equipment

*Assets* are the property which belongs to the company that plays an important role in the operations of the company, for example, cash supplies, fixed assets, *asset* that does not exist, and other [3], *asset* possible economic benefits obtained or controlled in the future by the certain institution as a result of the transaction or events that have passed [4]. Akiva is the means or economic resources

owned by a unity of the business or company earnings price or value naturally must be measured by objective. [5].

### 2.2.2. The Growth of Total Assets

Growth is the decrease or Increased funding companies from total assets owned by the company, *asset growth* is calculated as a percentage of the *asset changes* in time against the previous year [6].

The growth is defined as the annual change in total *assets*. For the company is the opportunity to grow or perform investment will increase the needs of funds [7]. This means, in addition to internal funds available also needed additional funds from outside the Jakarta Post including debt [8].

The growth can be seen from how far the company put themselves in the economic system on an industrial. Growth is the impact on the flow of company funds from the operational changes caused by growth or decline in business volume [9]. The Growth of total *asset of the* company is expected by the internal and external company because the good growth alerts well also for the development of the company.

It is mathematically the growth of total *asset* can be formulated as follows:

$$\begin{aligned} & \text{Pertumbuhan Asset} \\ & = \frac{\text{Total Asset } (t) - \text{Total Asset } (t-1)}{\text{Total Asset } (t-1)}. \end{aligned}$$

## 2.3. Syariah Bank Financing

### 2.3.1. Understanding the Financing

The financing is funding provided by a party to the other party to support investment that has been planned, better done itself and institutions. Banking financing associated with the business where the financing is funding both the passive and active done by financing institution to the customers and business activity is in the form of services, trade, and industry in order to maximize the value of the benefits of [10].

The financing is the activity of sharia banks in distributing the funds to the customers who need funds. The financing is very useful for Sharia banking customers and the government. The financing of the most results in between the distribution of other funds which is done by the sharia banks. Before the funds through the financing, sharia banks need to do financing analysis in depth [11].

## 2.4. Economic Growth

### 2.4.1. The Theory of Economic Growth

A country can be said to have a good economic condition, based on the calculation of the level of high economic growth or simply can be measured from the increase in the production of goods and services that have been produced. indicator factor the amount of production of goods and services in the economy known with *terminology* gross domestic product (GDP) and at the same time to measure the level of economic growth based on constant prices (PDBRill) to adjust the influence of price changes during the period of time the measurement.

## 2.5. Previous Research

Total *asset growth* is the change (increase or decrease) total *asset* which is owned by the company [12]. *asset growth in the* form of the percentage by comparing between total *asset* some years after the reduced total *asset in the* previous year with total *assets of the* previous year". Indirani (2006) with the title of the analysis of the factors that affect the growth of *Asse t* sharia banks in Indonesia. The results of the study showed that the total *asset growth in the* banking industry, in this sharia banking industry influenced by two factors namely macro and micro factors. The macro factors that affect the growth of total *asset* sharia banks among others economic growth in *Gross Domestic Product* (GDP) proof that in the long term, the development of Islamic finance has the positive and significant role and in relation to the economic growth and capital increase [13]. Financing in the land which the Sharia banking sector has contributed to the economic growth in Indonesia. In other words, Islamic banking has been proven to be effective as Financial intermediaries that facilitate the transition of funds from "*surplus household* to the *household deficit*". The relationship between financing economic and growth in Indonesia serves to stimulate economic growth and encourage the development of sharia banks in Indonesia.

The General Bank Syariah (BUS) using financial reports the publication of Bank Indonesia 2003-2006 period. The research of sharia banking with a variable *input output*-owned, with the model of the *Stochastic Frontier Approach* (SFA). In the research also seek the technical relationship between *output the input* against the spider banks with multiple regression approaches, by inserting the *output* and *input variables* as independent variables and income variable/operating income as a dependent variable. Meanwhile, the results of the research, namely looking for the relationship between *the input output of* sharia banking against her profits, obtained coefficient determination ( $R^2$ ) from USD 0,537 regressing equation shows that by 53.7 percent of independent variables together influence the dependent variables. Meanwhile, capital -1,996 variable coefficient and financing variable coefficient is of 2,827. The Results concluded that the only capital variable placement on the Bank of Indonesia, and financing significantly affect net profit growth of sharia banking [14].

## 3. Research Method

### 3.1. The Location of the Research and Data Sources

The purpose of the determination of the place of this research is to make it easier for the writer to get data, where research is intended to know the influence of the growth of total *asset of* sharia banking in Indonesia. Data retrieved from the data that has been processed obtained from Bank Indonesia (BI) and Financial Services Authority (OJK) located at Jl. City Hall No.04 Medan 20111 and Central Statistics Agency (BPS) North Sumatra Province which is located in Jl Hostel No. 179 20123 Medan. periodic matter data of this research is that covers the period data years 2007-2016.

### 3.2. Data Analysis Teknik

The research Inim using the technique of data analysis a descriptive analysis and multiple regression that must first test is done classical regression assumptions.

#### 3.2.1. Test Classical Assumptions

Before the data has been analyzed with the double linear regression model that will be used in this research must meet the conditions of the classical assumption that covers jitest multikolinearitas and test the auto correlation.

#### 3.2.2. Test Statistics

Test the statistics used in this research is the test statistics F test, T statistics and Test Determination Coefficient ( $R^2$ ). F Test used to test for the influence of variable independent simultaneously /together against the dependent variable. Test statistics T on the basis of him to show how far the influence of one variable independent explains the variation of the variable bound. Test the Koefesien Determination ( $R^2$ ) is to measure how far the ability of the models in the describe the dependent variables.

### 3.3. Double Linear Regression 3

This analysis to measure the influence and knows the direction of the relationship between the independent variables with the dependent variable whether each of the independent variables related positive or negative and to predict the value of the dependent variable when the value of the independent variables increase or decrease.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon_i$$

Where:

- Y = total *asset growth* Banks Syariah in Indonesia
- B = Planck
- $B_1, \beta_2$  = regression Coefficient
- $X_1$  = The Number of Sharia Bank Financing
- $X_2$  = GDP of Indonesia
- E = *Error term*

## 4. The Research Results and Discussion

### 4.1. Test Results Conditions Analysis

The estimation of the model in this research, the author uses the program *Eviews 6.0* with OLS method to view the total *asset growth model* (TA) where the amount of funding channeled sharia banks (JP) and the influence of economic growth (GDP) has the direct effect of the growth of total *asset* sharia banks in Indonesia.

The results of regression analysis of the growth of total *asset* sharia banks in Indonesia can be written in a linear equation as follows:

$$TA = -48.15045 + 2.470112 * \text{Log JP} \\ + 6.203678 * \text{Log GDP}.$$

The results of the estimation of total *asset growth of* sharia banking (TA) shows that the number of free variables refinancing operation (JP) has positive and

significant impact on the growth of total *asset* sharia banks in Indonesia. The amount of funding a very important role because the financing has become the main factor biggest revenue for banking Syariah in Indonesia. Economic Growth (GDP) also positive effect but influential not too significantly against the growth of total *asset* sharia banks.

### 4.2. Test Multikolinearitas.

To strengthen the question has done a multikolinearitas test using the *correlation* matrix as follows:

Table 4. Correlation Matrix Value Free Variable-Variable

	JP	GDP
JP	1	-0.732509
GDP	-0.732509	1

Source: Data Processing Result.

From the table of the value of the correlation matrix above shows that there are no data multi-Oline Ritas. A said there is multikolinearitas variable when a correlation between both variables more than *R squared*.

The next multikolinearitas testing can be done by looking at *variance inflating factor* (VIF VIF).The value that the larger shows the problem multikolinearitas that more serious. The rule that is used is if the VIF greater than 10 and  $R^2$  greater than 0.90 hkd then variables have high kolinearitas again, based on the results of research VIF value can be seen in Table 5 following:

Table 5. correlation Variabel-Variabel VIF value from Free

	JP	GDP
JP	1.289987	-0.065359
GDP	-0.065359	0.006172

Source: Data Processing Result.

In accordance with the n results from the value of VIF can be drawn conclusion that VIF smaller than 10 and values  $R^2$  smaller than 0.90 hkd then it could be concluded that the regression model in this research there is no problem multikolineritas.

### 4.2. Autokorelasi Test

Testing using Durbin-Watson autokorelasi test (test DW) in accordance with the results of the estimation of data processing obtained the value of statistics is 2.759439 Durbin-Watson If assumptions autokorelasi testing in this research using the how to pay attention to the value of Durbin-Watson statistics, using the value of table DW then the value of the DW is located between the 4-dU and 4-dL, so does not produce the conclusion that certain. Therefore the author took a solution for data processing using *Breusch-Godfrey processing Serial Correlation LM*.

Table 6. Breusch-Godfrey Serial Correlation LM Test

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.769971	Prob. F(2,6)	0.1406
Obs*R-squared	5.280738	Prob. Chi-Square(2)	0.0713

Source: Research Model Estimation results, data processed.

Based on the results of the data processing, obtained the estimation of the model of the value of 2.759439 Durbin-Watson statistics is then the value of the *Probability Obs\*R-squared* is greater than 0.0713  $\alpha = 5\%$  (*Probability R<sup>2</sup> >0.05*) which means the estimation of the model of this research there is no symptoms autokorelasi. Thus based on the results of the test of classical assumptions, so it can be concluded that the model of this research is to avoid the problems of classical assumptions, good multikolinearitas or autokorelasi .

### 4.3. Test Statistics F

Based on the results of research using the OLS method obtained the value of the probability F-statistics is 8.742068 with the probability of 0.009711 level. This value indicates that the variable is free to total *asset growth of sharia banking* is JP and GDP simultaneously and significant together affect the variables dependent. So, it can be concluded that the free variable amount of funding channeled sharia banks and economic growth has a positive influence growth againt total *asset sharia banks* in Indonesia.

### 4.4. Koefisien Determination Test

Based on the results of the estimation for the growth of the total *asset of sharia banking* obtained *R<sup>2</sup>* a value of 0,6861. This can be explained that of 68,61% total *asset variables* can be explained by the amount of funding variable (JP) and economic growth (GDP). While the rest of 31,39% explained by other variables which are located outside the model.

Based on the results of the variables which have a significant influence on the growth of total *asset sharia banks* in Indonesia is the amount of funding channeled sharia banking. While the economic growth variable remains positive effect but not significant for the growth of the total *asset of sharia banking* in Indonesia.

### 4.5. Double Linear Regression

**Table 7. The estimation of Total Asset Growth of sharia banking in Indonesia**

Variable	Greatly enhanced	Std. Error	T-Statistic	Prob.
C	-48.15045	73.18888	-0.657893	0.5291
Logged JP	2.470112	0.764265	3.232010	0.0120
GDP Log	6.203678	11.04932	0.561453	0.5899
R-squared	0.686079	Mean dependent var		5.695455
It said the R-squared	0.607599	Wisconsin dependent var		3.128669
S.E. crowned of regression	1.959858	Akaike info criterion		4.410622
Sum squared resid	30.72835	Schwarz criterion		4.519139
Log likelihood	-21.25842	Hannan-Quinn criter.		4.342217
F-statistic	8.742068	Stat Durbin-Watson		2.759439
Prob(F-statistic)	0.009711			

Source: Research Model Estimation results, data processed.

The results of the evIEWS output above can be made linear regression line equation compounds as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2$$

$$Y = -48.15045 + 2.470112 \text{ LogJP} + 6.203678 \text{ LogGD}$$

$$(0.5291) \quad (0.0120) \quad (0.5899)$$

$$(-0.657893) \quad (3.232010) \quad (0.561453)$$

Based on the similarities that obtained on the double linear regression variables the number of Sharia Bank financing beta 2.470112 value has the value of the probability of 0.0120and economic growth variable beta 6.203678value and the value of the probability of 0.5899 with so it can be concluded that the financing of that transmitted sharia banks and economic growth has a positive impact on the growth of total *asset sharia banks* in Indonesia.

### 4.6. The Discussion

Based on the results of the test of the hypothesis variable amount of funding is transmitted and economic growth together to have a positive effect on the growth of total *asset sharia banks* in Indonesia, there is a positive influence on the amount of funding channelled toward the growth of total *asset sharia banks* in Indonesia, and there is a positive influence on the economic growth of the growth of total *asset sharia banks* in Indonesia.

Based on the amount of funding research that transmitted sharia banks continue to increase in terms of the nominal value and the number of small medium businesses assisted by the Sharia banking. Financing is still the main choice channeling funds sharia banks than others such as deposit, giro, and the bonds.

The value of the achievement of the financing that transmitted sharia banks can be seen from the share of the financing of the year 2016 which reach 76,0% or Rp184,1 trillion of total *asset BUS* and UUS increased from the previous year that has a share in the 75.6%.increased the financing share in one side is supported by the growth of the financing reached 24.8% or still higher than the growth of total *asset sharia banks* in Indonesia.

Based on the type of contract, increased use of regulating *ijarah* in financing the Sharia banking is the growth in 42.7 percent higher than the increased use of marriage. On the contrary, the qardh based financing since last year suffered the deceleration, in the period of the report growing -25,6%, and the growth of the business sector is 13.2 percent lower than the growth of the entire financing the sharia banks in Indonesia.

Financing growth in overall sharia financial institutions tends to have fluctuations and slow. The General Bank Syariah (BUS) recorded at 22,1%, slowed compared to the previous year 1,080.1%. Similarly the growth of financing business groups Syariah Unit down from 85.3 percent to 33.5%, and growth Financing Credit Agencies Sharia people down from the 32,8 percent to 24.8 percent in the same period.

The decline experienced the growth of financing the sharia banks have the significant decrease, especially in the form of financing for household (*bhayangkara*) which is indicated by the financing of consumption. The decline reached 50.6% years 2015 become 21.4 percent on the position of the report OJK 201 year 6. The decline among others was influenced by the implementation of the policy implementation prudential as *Financing To Value* (FTV) and the *down payment* on the financing of the ownership

of the house and the motor vehicle. In line with the deceleration of the financing of the consumption share of the financing of the production, sector increased from 56,1% on the year 2015 become 57,2% on the position of the report, although not as much as the credit market share of national production sector reach 72,4%.

In addition to the amount of funding channeled national PDB also be the cause of the deceleration of the growth of total *asset sharia* banks in Indonesia, although not to give a significant influence. Sharia banking is still small relative to the national matches, from the other side because the system for the results that make the Sharia banking is able to stand against the national crisis compared with conventional banks, then the main factors that affect the growth of total *asset of sharia* banking is a product of the financing.

The influence of the economic growth that is not significant for the growth of the total *asset of sharia* banking influenced because the sharia banking system that implements transparent system and for the results of mutual benefit. This means that when the sharia banking benefit is the same as with the parties to work together with Sharia banking, which means that if the economic condition of a nation falls again or is experiencing the crisis is not a significant effect on sharia banking.

Economic growth in Indonesia years 2016 experiencing the deceleration compared to the same period the previous year, and only reached the growth of 5.9% corresponding with suppliers report published Ototitas Financial Services on the development of Islamic finance is located on year 2016. The growth of the economy continues to experience fluctuations in every few and the highest growth in the year 2014 rose 6,35 percent from the previous year 6,145%. But the year 2015 economic growth fell back in the range of 6.28 percent and continues to decline until the year 2016 only 5,90%. Sharia banking as a sector p late afternoon also experienced financial dissemination of slowing economic growth and generally fluctuating during the years 2016.

The performance of the biggest economy a and implementation state expenditure policy years 2016 substantially will still be directed to support the safeguard macro economic economic growth at a level high enough (*pro growth*) namely 6.2%, with controlled inflation at a lower level (4.3%) so that in the range of the inflation target of 4.5+1%. Changes -change in the situation of the economy that may affect the condition of the industry and the national financial system, including against Islamic finance and the growth of total banking assets in Indonesia.

## 5. The Conclusion and Suggestions

### 5.1. Conclusion

The results of the determination coefficient on the results of the estimation of the total *asset growth variable* sharia banks in Indonesia are able to describe by the variables the amount of funding and economic growth in Indonesia in accordance with the model used.

The variables used to explain the variables total *asset growth of sharia* banking in Indonesia indicates the direction of the influence in accordance with the

hypothesis variables amount of funding channeled there is a positive and significant impact on the growth of total *asset sharia* banks in Indonesia, and there is a positive influence on the economic growth of the growth of total *asset sharia* banks in Indonesia.

The greatness of coefficient values the variables that explain the total *asset growth variable* is the greatest amount of funding variable transmitted Islamic Banking, then followed by the economic growth that gives the influence of the growth of total *asset sharia* banks in Indonesia.

### 5.2. Suggestions

Should the Financial Services Authority is the transition from Bank Indonesia as institutions to monitor and control the Sharia banking.

Along with the development of sharia banking and more knowledge of sharia banking by the community should be Sharia banking is required to improve the quality of service to meet the needs of our customers.

It is expected that OJK provides regulation to make it easier and help finance on sharia banks from the side of fundraising and guarantees were given to the Central Bank.

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