

Source of fund pembiayaan qardh

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Abstrak

In december 2012, based on islamic banking statistics published by Bank Indonesia, qardh (loan) financing on Islamic Banks and Islamic Business Unit is Rp 12.090 billion of total financing of Rp 147.505 billion. This means qardh which is realized by the islamic banks amounted to only 8.20%. Qardhul Hasan (interest free loan with unstipulated due date)) financing of Malaysia Islamic Banks Bhd in 2002 amounted to 8.09% and in Bahrain Islamic Banks is 0.08% of the total financing. My present research attempted to analyze the influence of the source of funds on Qardh financing to achieve a balance between welfare and social justice in islamic banking institutions. Data are obtained from the financial statements of Bank Mu'amalat Indonesia published by Bank Indonesia for 36 months (from january 2010 to december 2012). This research is descriptive quantitative research. Its independent variable is wadi'ah (rebate) saving, gyro, and equity, while the dependent variable is qardh. After analyzing by using regression analysis of summary model, it is found that the independent variables could explain 72.9% of the size of qardh financing. This means 27.1% is explained by other variables. Based on the coefficient of the determinant, wadi'ah savings positively affect 0.606 units of qardh. These findings inform us that the problems that the placement of funds for qardh financing could be based not only on zakat (alms), infaq (expenses), sadaqah (charity) and non lawful funds collected by the islamic banks, but also on their own savings and capital. Furthermore, the sources of qardth funds provide everyone with opportunities to get qardh financing. Thus, the principle of balance and social justice can be realized.