



THE EFFECT OF INDEPENDENT CASH TIM (ATM) REVENUE ON SHARIA BANKING PERFORMANCE IN INDONESIA (2016-2020)

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ABSTRACT

In 2020, around 50.3% of Indonesian people frequently use ATM services for transactions. The impact of ATM on banking performance has been the subject of various studies in the field of electronic banking with mixed results. Therefore, further investigation is needed to obtain empirical evidence regarding the effect of ATM income on bank performance. This study aims to examine the impact of ATM revenue on the performance of Islamic banking in Indonesia for the 2016-2020 period.

A descriptive statistical method was used, utilizing secondary data from a time series consisting of 30 samples. The analysis used in this study is multiple regression which includes descriptive analysis test, normality test, linearity test, simple linear regression analysis, determinant coefficient test (R²), correlation coefficient test, and hypothesis testing (t-test).

By using SPSS Software Version 25, the results showed a significance value (sig.) of 0.033 for the ATM variable (X). As Sig. 0.033 < 0.05 indicates profitability, the hypothesis is accepted. This means that there is an influence of ATM (X) on the performance of Islamic banking (Y). The coefficient of determination (R²) yields a value of 0.152 which means the influence of the ATM variable (X) is 15.2% on the performance of Islamic banking (Y). The remaining 84.8% is associated with variables not examined in this study.

Keywords: Independent, Shariah Banking, Performance.

INTRODUCTION

Performance is the attainment of a goal from an activity or a particular job to achieve company goals as measured by a standard. One important aspect of performance is financial performance. In the Journal of the Indonesian Financial and Business Forum (FKBI), Mulyadi stated that "Financial performance is the periodic determination of the operational effectiveness of an organization and its employees based on previously determined targets, standards and criteria." (Elizar Sinambela dan Rohani, 2017, p. hlm. 88.)

Profit is one of the potential information contained in the company's financial statements. Profit information is a component of the company's financial statements which aims to assess management performance, help estimate the ability of a representative profit in the long term, and assess investment risk. (Alfauzi Firdaus, n.d., p. hlm. 16.)



The following is the profit report for Sharia Commercial Banks and Sharia Business Units from 2016 to 2020.

Table 1.
Profit Reports of Sharia Commercial Banks and Sharia Business Units

SHARIA COMMERCIAL BANK					
Year	2016	2017	2018	2019	2020
Profit (%)	1,426	1697	3,806	5,598	5,087
SHARIA BUSINESS UNITS					
Year	2016	2017	2018	2019	2020
Profit (%)	1,529	2,726	3.127	3,328	3,247

Source: Sharia Banking Statistics – December 2020. OJK

Based on Islamic banking statistical data, Islamic Commercial Banks and Sharia Business Units show profit movements during the 2016-2020 period, it can be seen that profits at Islamic Commercial Banks (BUS) have increased from 2016 to 2019, even though in 2020 it has decreased. Then the Sharia Business Unit (UUS) also experienced an increase from 2016 to 2019, although in 2020 it experienced a decline.

(Alfadri, 2022) Banking financial performance can be influenced by several factors. According to Ahmad Yaqin in his research, stated "Bank financial performance as measured by the bank's ability to generate profit/profit can be influenced by aspects of capital, aspects of customer service, and the productivity of the bank itself in offering products/services". So it can be concluded that banking financial performance can be influenced from various aspects, one of which is bank service to customers such as Automated Teller Machines (ATMs). (Elizar Sinambela dan Rohani, 2017, p. hlm. 89.)

Today, the Indonesian world of technology is no longer a stranger to the people of Indonesia, because information technology has helped the Indonesian people a lot in running the wheels of the economy to be more effective and efficient than before. This also encourages various companies in Indonesia to use information technology to facilitate their activities through fast communication throughout Indonesia to the world and is considered to be able to reduce company operational costs.(Farah Margareta, 2015, p. hlm. 514.)

The global pandemic COVID-19 has further strengthened Information Technology-based business activities. Indirectly, COVID-19 has increasingly popularized online or distance or virtual business activities. With Information Technology, all activities can still be carried out without violating health protocols that apply not only in Indonesia but also throughout the world(Jamaluddin,dkk, 2020, p. hlm. 117.)

Table 2
The Most Frequently Used Banking Services

Payment method	Percentage
Bank ATMs	50,3
Bank Savings Account	14,1
Mobile Banking	3,1
GoPay	1.5



Internet banking	1,3
OVO	0.9
Shopeepay	0.8
FUND	0.4
e-Money	0.3

Source: Katadata Insight Center (KIC), 27 October 2020

Reported by databoks.katadata.co.id in an article entitled "Half of Indonesian People Most Often Use ATMs for Transactions", Katadata Insight Center (KIC) research notes that half of Indonesian people most often use bank ATM services for transactions in the last three months starting in October, November and December in 2020. It was recorded that 50.3% of respondents chose this method. This research was conducted during the last three months of 2020 involving 1,155 internet user respondents in 33 provinces.(Databoks, 2021)

Basically, the development of growing Islamic banking must be accompanied by maximum facilities. However, this was not realized because there were no special Islamic banking facilities in areas far from the capital. Automated Teller Machines (ATMs) have varied effects on banking performance. Several studies on Automated Teller Machines (ATM) transactions through electronic banking have been carried out including Pradipta Alfatihah and Sundari's research which shows that the use of Automated Teller Machines (ATM) technology has a significant positive effect on financial performance as proxied by Return On Investment (ROI).). (Pradipta Alfatihah dan Sundari, 2021, p. hlm. 30.)

Then the research by Wahyu Dwi Yulianto, Wisnu Mawardi, and HM Kholiq Mahfud showed that the number (ATM) had a significant positive effect on the RGEC variable. Mandiri Tunai (ATM) has no effect on banking performance (Alfauzi Firdaus, n.d., p. hlm. 58.)

Some of these research results have attracted the attention of researchers to test further in order to obtain empirical evidence regarding the effect of Automated Teller Machines (ATMs) on bank performance. Many have questioned whether the provision of Automated Teller Machines (ATMs) will affect banking performance, especially Islamic banking and can improve their performance. (Alfadri et al., 2022)

This study will test and analyze whether Automated Teller Machines (ATM) revenue can improve the financial performance of Islamic banking companies registered with the Financial Services Authority (OJK) in 2016-2020. This research is entitled "The Influence of Automated Teller Machines (ATM) Revenue on the Performance of Islamic Banking in Indonesia (2016-2020)".

LITERATURE REVIEW

Financial performance

Financial performance is an analysis carried out to see how far a company has carried out activities using the rules of financial implementation properly and correctly. Analyzing financial performance by evaluating past performance, then predicting the future of the company. Every work that has been completed requires an assessment or measurement on a periodic basis (Francis Hutabarat, 2020, p. hlm. 1.)



Munawir stated that the company's financial performance is one of the foundations for assessing the company's financial condition. Interested parties really need the results of financial performance measurement to see the condition of the company and the level of success of the company in carrying out its operational activities (Journal Of Sharia Banking, 2021, p. hlm. 198.)

Financial performance is also a determination of the operational effectiveness of an organization and its employees periodically based on predetermined targets, standards and performance (Alfauzi Firdaus, n.d., p. hlm. 17.) Financial statements can be used by companies as a tool for conveying information to interested parties, especially external parties, because external parties are parties who directly depend on financial reports, to find out various events and developments from a company. (Abdul Nasser Hasibuan, 2015, p. hlm. 44.)

Financial Performance Measurement

Measurement of financial performance is the ability of a company to use its capital effectively and efficiently. This financial performance appraisal can be used to show investors and the public that the company has credibility (Munawir, 2011, p. hlm. 50.)

In assessing the company's performance, many indicators are used, including financial statements in the form of a balance sheet which shows the company's financial position at a certain time, as well as a profit and loss report which is a report on the company's operations for a certain period of time. (Muhammad, 2005, p. hlm. 81.)

The measuring instrument used in starting financial performance is the financial ratio method. Financial ratio analysis is the calculation of ratios to assess the financial situation in the past, present and possibly in the future (Samsyudin dan Lukman, 2009, p. hlm. 31.)

Profit is an indicator that can be used to measure the company's operational performance. Information about profit measures the success or failure of a business in achieving set operating objectives. Both creditors and investors use earnings to evaluate management performance, estimate earnings power, and to predict future earnings (Budi Gautama Siregar, 2015, p. hlm. 2.)

Net income is often used as performance or as the basis for other measures such as return on investment or earnings per share. (Ikatan Akuntan Indonesia, 2007, p. hlm. 16.)

Sharia Banking Performance

The performance of a company is a measure that describes the company's financial condition. The company's performance is very decisive for the community's preferences, both stake holders and bond holders, to invest is very much determined by the company's performance. With reference to the basis of the explanation above, the performance of Islamic banking in Indonesia, put forward several barometers as justification: (Ikatan Akuntan Indonesia, 2007, p. hlm. 555-556.)

- a. Health Growth and Resilience
- b. Asset



c. Profit

Sharia banking is often also called Islamic Banks, namely banking whose implementation is based on Islamic law or sharia(Nofinawati, dkk, 2020, p. hlm. 14.)Viewed from a macroeconomic perspective, the development of Islamic banks in Indonesia has great opportunities because the market opportunities are suitable for the majority of the country's population. UU no. 10 does not rule out the possibility for owners of state-owned banks, national private companies, and even foreign parties to open sharia branches in Indonesia(Khaerul Umam, 2013, p. hlm. 26.)Islamic banking in Indonesia currently has 14 Islamic Commercial Banks (BUS). In addition, there are also Sharia Business Units (UUS), which total 20 units(Sarmiana Batubara, 2020, p. hlm. 69.)

Automated Teller Machine (ATM)

Payments via various cards in Indonesia are called APMK (Card Payment Instrument). An ATM card is an APMK that can be used to make cash withdrawals and/or transfer funds where the cardholder's obligations are fulfilled instantly by directly reducing the cardholder's savings at a bank or institution other than a bank authorized to collect funds in accordance with applicable laws and regulations(Bank Indonesia, 2021)

Automated Teller Machine (ATM)is a personless automatic cash register, placed inside or outside a bank grounds, which is capable of dispensing cash and is available 24 hours a day for routine banking transactions. Such as deposits, cash-cash withdrawals, transfers between accounts, and credit repayments.Automated Teller Machine (ATM)can be placed in an institution lobby, on the outside wall of a deposit institution, or in an apartment complex, shopping center, or factory. usageAutomated teller machines (ATM) for these routine transactions frees cashiers for more specific services and in the long run will certainly reduce the cost of providing financial services to consumers.(Pijai : 2021, p. 18.)

Automated Teller Machine (ATM) is a very simple way for customers to make transactions through a machine, without having to queue, as is done manually. The advantages provided by transactions using Automated Teller Machines (ATM) are convenience. This is the case with Islamic banking, as one of the banking systems in Indonesia, where Islamic banks also provide various interesting things that can make it easier for customers to carry out banking activities.(Deery Anzar Susanti: 2020, p. 320.)

Several types of transactions that can be made using an ATM include:

- a. Cash withdrawal.
- b. Transfer between accounts in the same bank or different banks.
- c. Bill payments (electricity, telephone, water accounts, purchase of cellphone credits, and payment of credit card bills).
- d. Various other types of banking transactions.

The advantages obtained by the bank with an ATM include:

- a. Fees from ATM card holders.
- b. Attract customers(Ismail, 2011, p. hlm. 172.)



Some banks provide debit or debit card facilities on ATM cards owned by customers. This facility is used for purchases of goods or services at certain places that have cooperation with the bank. The mechanism used when purchasing goods or services is by debiting the customer's account or reducing the customer's savings account balance while adding to the seller's savings account balance. The seller cooperates with the bank known as the merchant. Merchants have tools used to check the validity of the card, both ownership and deposits (Dedy Rahman: 2019, p. 2.)

The National Sharia Council (DSN) has set quite strict limits for this sharia swipe card in order to avoid the negative effects of using swipe cards as has been the case so far. Swipe cards may not create objects that are unlawful or immoral, for example to buy alcoholic beverages and so on (Zulkifli Rusby, 2017, p. hlm. 115-116.)

In Al-Qur'an Surah An-Nisaa' verse 29, Allah SWT says:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ
إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ۗ

Means : "O you who believe, do not eat each other's wealth in a vanity way, except by way of commerce that applies freely between you and do not kill yourselves, verily Allah is Most Merciful to you." (Departemen Agama Republik Indonesia, 2010, p. hlm. 83.)

Allah SWT forbids His believing servants from taking their property partly against the other partly in vanity, namely by various kinds of business that are not lawful such as usury, gambling and various similar things which are full of deception, even though outwardly these methods based on the generality of syar'i law, but it is known by Allah clearly that the perpetrators want to commit a ruse against usury. So that Ibn Jarir said: "It was narrated from Ibn 'Abbas about someone who bought clothes from another person by saying if you like it, you can take it, and if not, you can return it and add one dirham." That's what Allah SWT said, "Do not eat each other's wealth in a vanity way." (M. Abdul Ghoffar, 2004, p. hlm. 178.).

Automated Teller Machine (ATM) Revenue

Automated Teller Machines (ATM) revenue comes from transaction costs, transaction costs are costs of utilizing the market and costs of exercising the right to give orders within a company that arise due to transfer costs, obtaining and maintaining ownership rights. Transaction costs include all activities resulting from inefficient decisions, plans, arrangements, or agreements, inefficient responses to changing conditions, and imperfect enforcement of agreements. In short, transaction costs cover everything that impacts the relative performance of various ways of organizing resources and production activities (Deliarnov, 2006, p. hlm. 121.).

Transaction costs can be reduced using information technology and according to transaction cost theory, companies and individuals seek the cheapest transaction costs, most of which are production costs. With the existence of information technology these costs can be reduced. Communication with suppliers,



contract supervision, purchasing insurance and obtaining product information can be done easily using information technology and buyers can do it all at home (Alfauzi Firdaus, n.d., p. hlm. 16/.).

Having an Automated Teller Machine (ATM) can certainly make it easier for the public, but it can also save customers time in making transactions. This is done not only to obtain fee-based income (income derived from bank services), but also to expand the network (Deery Anzar Susanti, 2020, p. hlm. 318).

Fee-based income This is one of the income sectors currently being developed by Islamic banks. With the existence of fee-based income, banks can gain profits effectively and can be free from the risk of problem financing (Slamet Haryono, 2009, p. hlm. 183)

METHODS

The object of this research is the annual financial reports of Islamic banking companies registered with the OJK from 2016 to 2020. The time of this research starts in June 2021 until it is finished. The approach used in this research is quantitative research. This research is quantitative, using multiple regression analysis as a test. These variables are measured (usually with research instruments) so that data consisting of numbers can be analyzed according to statistical procedures (Juliansyah Noor, 2011, p. hlm. 38.)

The population in this study are Islamic banking companies registered with the Financial Services Authority (OJK). Researchers use the criteria in sampling in this study, namely:

Table 3
Sampling Criteria

No.	Criteria	Amount
1.	Sharia banking companies that have been registered with OJK until 2020.	34
2.	Islamic banking company that provides ATM services	19
3.	Have complete financial data needed by researchers in the 2016-2020 period.	6
4.	Research year period	5
5.	Number of observations	30

Based on these criteria, obtained 6 sharia banking company which was used as a research sample of 34 sharia banking company, that is:

Table 4
Sample Sharia Banking Company

No.	Bank Group
	Sharia Commercial Banks
1.	PT. Bank Muamalat Indonesia
2.	PT. Mandiri Syariah Bank
3.	PT. BRI Syariah
4.	PT. Sharia Aceh Bank



5.	PT. Bukopin Sharia Bank
No.	Bank Group
	Sharia Business Unit
6.	PT. State Savings Bank (Persero), Tbk

Source: Processed Data (2020)

The method of data analysis in this study uses descriptive analysis, normality test, linearity test can be done by looking at the significant level of 5% or 0.05, the terms of the normality test and linearity test. Simple Linear Regression Test, Coefficient of Determination Test (R²), Correlation Coefficient Test and Hypothesis Test (t test).

$$\text{Ex} \quad : Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e_i \quad (1)$$

Y : variabel dependen, β : koefisien, X : variabel independen, dan e : *error*

After the researchers collected data with library and documentation techniques periodic report from PT. Bank Muamalat Indonesia through the website www.bankmuamalat.co.id, periodic reports from PT. Bank Syariah Mandiri through the site www.bankbsi.co.id, periodic report from PT. BRI Syariah through the site www.bankbsi.co.id, periodic reports from PT. Bank Syariah Bukopin through the website www.syariahbukopin.co.id, periodic reports from PT. Bank Aceh Syariah through the site www.bankaceh.co.id, periodic reports from PT. State Savings Bank (Persero), Tbk through the site www.btn.co.id.

DISCUSSION

From the results of research conducted using the help of SPSS version 25 that transaction service revenue from Automated Teller Machines (ATM) has an R Square (R²) value of 0.152 or 15.2%. This shows that the influence of the Automated Teller Machine (ATM) variable on the performance variable of Islamic banking is 0.152 or 15.2%. While the remaining 0.848 or 84.8% is influenced by other variables not included in this study.

From the results of testing the hypothesis t test on the Automated Teller Machine (ATM) variable, it has a significant calculated value < 0.05 ($0.033 < 0.05$) and t count $> t$ table ($-2.237 > 2.048$) which shows H_0 is rejected and H_a is accepted, so it can be concluded that Automated Teller Machines (ATMs) have an influence on Islamic Banking Performance.

This is in line with Pradivta Alfatihah and Sundari's research, entitled "The Effect of Electronic Banking Transactions (Electronic Banking) on the Financial Performance of Public Banking Entities" with the results of the ATM variable test showing a positive regression coefficient value of 0.001 with a significant value of 0.000 smaller than $\alpha = 0.05$. This shows that there is a significant positive influence from the use of ATM technology on banking financial performance (ROI).

Then in Luluk Ayuning Tyas and Kelita Purwanti's research entitled "The Influence of E-Banking Adoption and Internal Control on the Financial Performance of Islamic Banking in Indonesia" with the results of hypothesis testing conducted on hypothesis 1 and hypothesis 2, to see the effect of the number of e-banking adoptions and internal control over the financial performance of Islamic banks. It



can be seen that the negative constant value is -0.846 with a significance value of the e-banking variable of 0.008 and less than 0.05. This shows that the number of e-banking adoptions has a significant negative effect on the company's financial performance as measured by ROA, which means that hypothesis 1 is accepted.

CONCLUSION

The research findings indicate that the revenue generated from Automated Teller Machines (ATMs) has a significant impact on the performance of Islamic banking in Indonesia. The analysis was conducted using a simple linear regression method, and the coefficient of determination (R²) was found to be 0.152 or 15.2%.

The equation derived from the analysis suggests that Islamic Banking Performance can be predicted using the formula: Performance = 28,098 + (-0.613) * Automated Teller Machines (ATMs).

To determine the significance of the relationship between ATM revenue and Islamic banking performance, the t-test was performed. The t-value obtained for the ATM variable was -2.237, which is greater than the critical t-value (-2.048) at a 5% significance level. Additionally, the significance value (p-value) associated with the ATM variable was found to be 0.033, which is less than the predetermined significance level of 0.05.

Based on these results, the null hypothesis (H₀) is rejected, indicating that there is a significant relationship between transaction service revenue from ATMs and the performance of Islamic banking. Therefore, the alternative hypothesis (H_a), which suggests that ATM revenue affects Islamic banking performance, is accepted.

In conclusion, the research findings provide a causal explanation for the impact of ATM revenue on the performance of Islamic banking in Indonesia. The results indicate that transaction service revenue generated from ATMs plays a role in influencing the overall performance of Islamic banks in the country.

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