

RELATIONSHIP OF THIRD PARTY FUNDS AND FINANCING ON THE PROFITABILITY OF ISLAMIC BANKS IN INDONESIA FOR THE 2017-2021 PERIOD

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Abstract: *The purpose of this research is to find out and analyze the relationship between third party funds (DPK) and financing on the profitability of Islamic banks in Indonesia. The type of research in this paper is quantitative research and the data used is a type of secondary data. The population used in this study is the financial statements of Islamic commercial banks in Indonesia published by the Financial Services Authority (OJK). Data analysis techniques with descriptive tests, normality tests, multicollinearity tests, heteroscedasticity tests, autocorrelation tests, correlation coefficient tests and coefficient of determination tests (R²). Processing of data using the SPSS program version 22.0. The results of this study are third party funds (DPK) have a negative relationship to the profitability of Islamic banks in Indonesia, which is -0.737 or -73.7%, while financing has a strong positive relationship to the profitability of Islamic banks in Indonesia, which is equal to 0.750 or 75%. , as well as third party funds (DPK) and financing have a strong positive relationship to the profitability of Islamic banks in Indonesia, which is equal to 0.761 or 76.1%.*

Keywords: *Third Party Funds, Financing, Profitability.*

1. Introduction

One of the economic sectors that contributes to the country's growth is banking. The development of both conventional and sharia banking has contributed to the smooth flow of public money. The development of banking using sharia principles or better known as sharia banks is no stranger to Indonesia. In 1990, the idea of the existence of Islamic or sharia-based banks began to be realized in Indonesia, which began with the form of rejection of the usury system which was contrary to Islamic law (Edisahputra 2016).

And after the monetary crisis in Indonesia in 1998, Islamic banks offered a different strategy to boost the nation's economy. Islamic banks which are part of financial institutions have the main task of acting as intermediaries in channeling funds in accordance with sharia rules. (Budi Gautama Siregar 2021).

The ability of Islamic banks to absorb third party funds from the public has a significant impact on the ability of Islamic banks to generate profits. Third party funds can come from

deposits in the form of savings, demand deposits and time deposits. Third-party funds collected from the public are the largest source of funds that banks rely on the most. Funds disbursed for financing will increase in line with the increase in third party funds which will increase bank revenues and have an impact on increasing bank profitability.

In carrying out its operational activities, the bank pursues the main goal of achieving maximum profitability. Profitability is the bank's ability to obtain or generate profit effectively and efficiently. Broadly speaking, the profits generated by the company come from sales and investment income made by Islamic banks. It can be concluded that profitability shows the efficiency of Islamic banks. Profitability is the most appropriate marker for managing the performance of a bank.

The measuring tool used to measure profitability in this study is Return On Assets (ROA).

ROA is important for banks because it is used to measure the effectiveness of a bank in generating profits from the use of its assets. The higher the bank's ROA, the higher the profit the bank generates and the better the position of the bank for the use of its assets. The higher the ROA, the better the company's performance because the return generated is higher. When ROA returns increase, it means that bank profits also increase. (Sanjana and Rizky 2020)

The following is data on the amount of third party funds, financing, and ROA in Islamic banking in Indonesia taken from the financial reports of Islamic banks in Indonesia contained in the Financial Services Authority (OJK) from 2017-2021.

Table 1 Third Party Funds, Financing, ROA

Year	Third Party Funds	Financing	ROA
2017	51,29 %	35,22 %	0,63 %
2018	47,69 %	36,56 %	1,28 %
2019	46,46 %	39,89 %	1,73 %
2020	44,67 %	39,03 %	1,40 %
2021	47,10 %	38,85 %	1,55 %

Source: Statistics of the Financial Services Authority (OJK) 2017-2021

Based on the above annual financial report data for Islamic Banks in Indonesia, it can be seen that ROA, TPF, and Financing of Islamic Banks in Indonesia have fluctuated. In

theory, third party funds have a direct relationship with profitability

(ROA). Based on the table above, profitability growth (ROA) with third party funds does not always have a unidirectional relationship. For example, in 2018 third party funds

decreased to 47.69% from 51.29% in 2017, while ROA growth was good to 1.28% from 0.63% in 2017.

Theoretically financing also has a direct relationship with profitability (ROA). Based on table data, financing decreased in 2021, not comparable to ROA growth which has increased in 2021. Third party funds have increased in 2021 and decreased in 2018, 2019 and 2020, financing has increased in 2018-2019 and decreased in in 2020-2021 and ROA has increased in 2018, 2019, 2021 and decreased in 2020.

Total profitability growth (ROA) was influenced by an increase in the amount of third party funds and financing. But the percentage of profitability growth (ROA) is not always affected by the increase in the percentage of third party funds and financing.

The author found gaps that can be seen from the financial reports of Islamic banking in Indonesia for the 2017-2021 period where ROA growth with third party funds and financing does not always have a unidirectional relationship. This discrepancy between theory and practice that occurs makes it a problem so it is necessary for the writer to be thorough. So based on this, the authors are interested in conducting research with the title "Relations of Third Party Funds (DPK) and Financing on the Profitability of Islamic Banks in Indonesia for the 2017-2021 Period".

2. Theoretical Basic

2.1 Profitability

Profitability is the bank's ability to generate profits within a

certain period of time expressed in a percentage. A healthy bank is a bank whose profitability continues to exceed predetermined standards. In other words, profitability is the bank's ability to generate profits efficiently and effectively. (Tisa Arifi Putriani 2019)

It can be concluded that bank profitability is one of the bases for assessing the condition of a company, for this reason an analytical tool is needed to be able to assess it. The analysis tool in question is financial ratios. The profitability ratio measures the effectiveness of management based on the returns obtained from sales and investments.

Profitability also has an important meaning in an effort to maintain the viability of the bank in the long term, because profitability shows whether the business entity has good prospects in the future. Thus every bank will always try to increase its profitability, because the higher the level of profitability of a bank, the survival of the bank will be more guaranteed.

2.2 Third Party Funds

According to Kasmir, third party funds are funds collected by banks from the public, consisting of demand deposits, savings and time deposits. The third party funds obtained are the main source of funds for bank operations and are a benchmark for the success of a bank if it is able to finance its operations from these sources of funds. Searching for third party funds is relatively easier compared to other sources. (KASMIR 2014)

Based on the statement above, it can be concluded that third

party funds are money collected by banks from the public in rupiah or other foreign currencies and consist of demand deposits, savings and time deposits. The ability of a bank to finance its operations from sources of funds which are the most important sources of funding for bank activities is one of the signs of a bank's success.

The increase in sharia banking third party funds was due to public trust in sharia banking getting better from year to year. This is a pretty good indication for Islamic banking to continue to socialize and approach the public about the benefits derived from Islamic banking services compared to general banking.

2.3 Financing

Financing is an activity of an Islamic bank that lends funds to parties other than banks based on sharia principles. Distribution of funds in the form of financing is based on the trust of the owner of the funds to the recipient of the funds. The owner of the fund assumes that in this form of financing it will definitely be paid (ISMAIL 2011). And according to Law no. 10 of 1998 article 1 No. 12 Financing is the provision of money based on an agreement between the bank and the customer to return the money after a certain period of time with a reward.

Islamic bank financing is different from conventional bank financing. In Islamic banks, financial returns are not in the form of interest, but in other forms in accordance with the agreements made with Islamic banks. Because Islamic banks use a different system from conventional banks to help provide funds to

customers in need, the term "credit" is not used in Islamic banks. Islamic banks offer funds to customers to channel their funds. This type of financing is an investment that the bank offers to its customers to help them run their business.

Financing activities are very important activities because with financing a large source of income will be obtained and it will support the increase in the continuity of the bank's business. Thus, financing requires good management so that errors or losses do not occur in financing distribution activities. If financing management is not good, it will cause problems and stop Islamic banking (Rahmayati 2019).

3. Method

The type of research conducted in this research is quantitative research. Quantitative research is research based on the philosophy of positivism and is used to examine certain populations or samples, sampling techniques are usually carried out randomly, data collection is carried out using research instruments, and data analysis is quantitative in nature with the aim of being able to test established hypotheses (Murjani 2022). Quantitative research can also be interpreted as research in which there are research proposals, processes, hypotheses, field work, data analysis and data conclusions up to writing using aspects of measurement, calculation, formulas and certainty of numerical data. This research deals with many variables, but the authors only limit them to variables, Third Party Funds

(DPK) and Financing as independent variables and Profitability as the dependent variable. The data used in this study is time series data for the 2017-2021 period. In this quantitative research, data will be presented and analyzed using certain statistics which must be adjusted to the topic of the problem under study, then it will

be arranged systematically and processed with the Statistical Product and Service Solution (SPSS) 22.0 for windows program. The population used in this study is Islamic Banking in Indonesia. The observation period is 2017-2021.

4. Results and Discussion

4.1 Research result

Table 2 Third Party Funds 2017-2021

Tahun	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agu	Sep	Okt	Nov	Des
2017	51,05	51,67	52,53	54,07	54,27	53,69	53,57	52,61	53,72	52,78	52,58	51,80
2018	51,87	51,83	52,61	52,53	51,54	50,72	49,32	48,73	49,85	49,43	48,73	47,69
2019	48,16	48,59	49,04	48,56	46,15	47,77	46,48	45,80	45,98	47,10	46,19	46,46
2020	46,88	47,31	46,61	46,09	44,18	44,91	43,17	43,71	45,82	45,91	45,11	44,67
2021	44,88	45,28	45,28	45,34	45,15	46,15	46,33	46,24	46,20	46,58	46,36	47,10

Table 3 Financing 2017-2021

Tahun	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agu	Sep	Okt	Nov	Des
2017	33,97	33,73	34,12	34,05	34,35	35,14	35,69	35,31	35,28	34,59	34,37	35,22
2018	34,49	34,63	34,83	34,82	35,18	35,18	35,29	36,01	35,33	35,46	35,62	36,56
2019	36,15	36,78	37,62	37,67	37,78	38,14	37,99	37,86	38,51	38,62	39,33	39,89
2020	39,39	39,10	39,82	39,98	39,96	40,06	39,93	39,67	39,41	39,15	39,11	39,03
2021	38,79	38,67	39,21	38,70	38,57	38,57	38,77	38,77	39,02	38,62	38,08	38,85

Table 4 ROA 2017-2021

Tahun	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agu	Sep	Okt	Nov	Des
2017	1,01	1,00	1,12	1,10	1,11	1,10	1,04	0,98	1,00	0,70	0,73	0,63
2018	0,42	0,74	1,23	1,23	1,31	1,37	1,35	1,35	1,41	1,26	1,26	1,28
2019	1,51	1,32	1,46	1,52	1,56	1,61	1,62	1,64	1,66	1,65	1,67	1,73
2020	1,88	1,85	1,86	1,55	1,44	1,40	1,38	1,36	1,36	1,35	1,35	1,40
2021	1,79	2,15	2,06	1,97	1,92	1,94	1,91	1,88	1,87	1,59	1,66	1,55

4.1.1 Descriptive Test

Descriptive statistical test is a statistical test that is used to analyze

data by using how to describe or describe all the data collected without intending to make or provide conclusions for the public. This test provides an overview of a data seen from the average (mean), maximum value, minimum value, and standard as follows:

deviation. This descriptive test also describes a data that is used as clear and easy-to-understand information (V. Wiratma Sujarweni 2015). From the results of the author's analysis, the results of the descriptive test are obtained

Table 5 Descriptive Test

Descriptive Statistics		Minimum	Maximum	Mean	Std. Deviation
	N				
DPK	60	43.17	54.27	48.3455	3.10854
Pembiayaan	60	33.73	40.06	37.2465	2.04305
ROA	60	.42	2.15	1.4192	.37344
Valid N (listwise)	60				

Source: SPSS 22.0 Output Results

Based on the output results above, it can be seen that the statistical value generated from data (N) is 60. The statistical value for the variable third party funds (DPK) is obtained with a minimum value of 43.17%, a maximum value of 54.27%, an average value of an average of 48.3455% and a standard deviation of 3.10854%. Furthermore, for financing variables with a minimum value of 33.73%, a maximum value of 40.06%, an average value of 37.2465% and a standard deviation of 2.04305. Then for the ROA variable with a minimum value of 0.42%, a maximum value of 2.15%, an average

value of 1.4192% and a standard deviation of 0.37344.

4.1.2 Classical Assumption Test
a. Normality test

The normality test is a test that aims to find out whether the confounding or residual variables have a normal distribution or not in a regression model (Siregar 2015). In testing for

normality, one of the methods used is the One Sample Kolmogorov-Smirnov method and in this case it is possible to find out whether the residuals are normally distributed if the significant value is more than 0.05. The following are the results of the normality test:

Table 6 Normality test

One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
N	60
Normal Parameters ^{a,b} Mean	.0000000

	Std. Deviation	.24240765
Most Extreme Differences	Absolute	.148
	Positive	.098
	Negative	-.148
Test Statistic		.148
Asymp. Sig. (2-tailed)		.002 ^c
Exact Sig. (2-tailed)		.132
Point Probability		.000

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: SPSS 22.0 Output Results

Based on the results of the normality test above, it can be seen that the significance value is 0.132, which means that the value is greater than 0.05 (> 0.05). So it can be concluded that the residual values in this study are normally distributed.

b. Multicollinearity Test

The multicollinearity test is carried out to ensure that there is no correlation between one independent

variable and another independent variable by looking at the tolerance value and variance inflation factor (VIF). If the tolerance value is above 0.10 and the variance inflation factor (VIF) value is less than 10, it can be said that multicollinearity does not occur (Ghozali 2013). The following are the results of the multicollinearity test:

Table 7 Multicollinearity Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.030	2.624		.012	.991		
DPK	-.037	.026	-.309	-1.454	.151	.164	6.112
Pembiayaan	.085	.039	.468	2.200	.032	.164	6.112

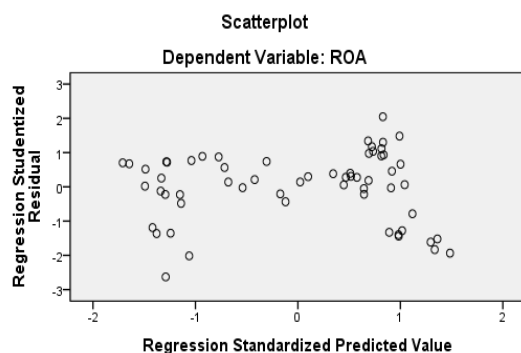
a. Dependent Variable: ROA

Source: SPSS 22.0 Output Results

Based on the above results, it can be seen that the tolerance value of third party funds (DPK) and financing is 0.164 and the Variance Inflation Factor (VIP) value of third party funds (DPK) and financing is 6.112. Which means that the tolerance value obtained is more than 0.10 and VIP is less than 10, so it can be concluded that there is no multicollinearity between third party funds (DPK) and financing variables.

c. Heteroscedasticity Test

The heteroscedasticity test can be used to find out whether in a regression there is an inequality of residual variance from one observation to another. The thing that must be fulfilled in this regression model is the absence of symptoms of heteroscedasticity (Ghozali 2011). The way to find out whether there is heteroscedasticity is by looking at the scatterplot graph, namely by looking at the points that spread above and below the number 0 on the scatterplot graph axis.



Source: SPSS 22.0 Output Results

picture 1 Heteroscedasticity Test

Based on the results above, it can be seen that the distribution of residual data does not form a specific pattern and also spreads below and above the number 0 on the scatterplot graph axis, thus this regression model is free from symptoms of heteroscedasticity.

d. Autocorrelation Test

The autocorrelation test was carried out to test whether in a linear regression model there is a correlation between residual errors in period t and errors in period t-1 (previous). If there is a correlation, then it is called an autocorrelation problem (Janie 2012). To test autocorrelation, you can use the Durbin Watson test (DW Test).

- 1) If the D-W value < -2 , it means that there is a positive autocorrelation.
- 2) If the D-W value is between -2 and $+2$, it means that there is no autocorrelation.
- 3) If the D-W value > 2 , it means that there is a negative autocorrelation.

Table 8 Autocorrelation Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.761 ^a	.579	.564	.24662	.413

a. Predictors: (Constant), Pembiayaan, DPK

b. Dependent Variable: ROA

Source: SPSS 22.0 Output Results

Based on the output results above, the Durbin Watson (DW) value is 0.413. The value of 0.413 is between -2 and +2 ($-2 < 0.413 < +2$). So it can be concluded that in this study there was no autocorrelation.

4.1.3 Correlation Coefficient Test

The correlation coefficient is a value to measure the strength of the relationship between variable X and

variable Y which depends on the assumptions made on variables X and Y. The guidelines that can be used to provide an interpretation of the correlation coefficient are as follows:

0.00 – 0.199 Very Low

0.20 – 0.399 Low

0.40 – 0.599 Moderate

0.60 – 0.799 Strong

0.80 – 1.000 Very Strong

Table 9 Correlation Coefficient Test

Correlations

		DPK	Pembiayaan	ROA
DPK	Pearson Correlation	1	-.915**	-.737**
	Sig. (2-tailed)		.000	.000
	N	60	60	60
Pembiayaan	Pearson Correlation	-.915**	1	.750**
	Sig. (2-tailed)	.000		.000
	N	60	60	60
ROA	Pearson Correlation	-.737**	.750**	1
	Sig. (2-tailed)	.000	.000	
	N	60	60	60

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS 22.0 Output Results

Based on the table above, the Pearson correlation of third party

funds (DPK) is -0.737 or -73.7% which is negative, so H01 is accepted and Ha1 is rejected. So it can be concluded

that third party funds (DPK) have a negative relationship to Profitability (ROA) of Islamic Banks in Indonesia. Then it can also be seen in the table, a financing Pearson correlation value of 0.750 or 75% is obtained which is positive, so that Ha2 is accepted and H02 is rejected. So it can be concluded that financing has a positive relationship to Profitability (ROA) of Islamic Banks in Indonesia. The correlation coefficient is at the level (0.60 - 0.799), which means that the relationship between financing and Profitability (ROA) of Islamic Banks in Indonesia is included in the strong category.

4.1.4 Test the Coefficient of Determination

In the coefficient of determination test, measurements are made of how far the regression ability is in explaining variations in the independent variables. The coefficient of determination can also be used to determine the overall contribution of the independent variable (X) to the dependent variable (Y), while the rest is influenced by other variables not examined by the researcher.

Table 10 Test the Coefficient of Determination
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761 ^a	.579	.564	.24662

a. Predictors: (Constant), Pembiayaan, DPK

Source: SPSS 22.0 Output Results

Based on the output results above, an R value of 0.761 or 76.1% is obtained which is positive, so that Ha3 is accepted and H03 is rejected. So it can be concluded that third party funds (DPK) and financing have a positive relationship to ROA (Profitability) of Islamic Banks in Indonesia. The correlation coefficient is at the level (0.60 - 0.799), which means that the relationship between third party funds (DPK) and financing to profitability (ROA) of Islamic banks in Indonesia is included in the strong category.

The output results above also show an R2 value of 0.579 or 57.9%,

meaning that the percentage contribution to the relationship between third party funds (DPK) and financing (independent variable) is 57.9% in explaining changes in ROA (Profitability) of Islamic Banks in Indonesia. While the remaining 42.1% is influenced by other variables not included in this research model.

4.1.5 Multiple Linear Regression Test

Multiple regression analysis is an analysis that is used when the researcher intends to predict how the condition of the independent variable rises or falls, where two or more independent variables are used as predictor factors to manipulate or

increase or decrease its value. So, multiple regression analysis will be carried out if the number of

independent variables is at least two variables.

Table 11 Multiple Linear Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.030	2.624		.012	.991
	DPK	-.037	.026	-.309	-1.454	.151
	Pembiayaan	.085	.039	.468	2.200	.032

a. Dependent Variable: ROA

Source: SPSS 22.0 Output Results

From calculations using SPSS, the following results are obtained:

$$a = 0.030$$

$$b_1 = -0.037$$

$$b_2 = 0.085$$

Based on the data in the table above where the regression analysis obtained the following equation:

$$Y = a + b_1 \cdot x_1 + b_2 \cdot x_2 + e$$

$$Y = 0.030 + -0.037 + 0.085 + e$$

The multiple linear regression equation model is:

a. A constant value of 0.030 means that the independent variables, namely third party funds (DPK) and financing, are in a constant state and do not change. So, it can increase profitability by 3% in Islamic Banks in Indonesia.

b. The value of the regression coefficient $X_1 = -0.037$ indicates that if third party funds (DPK) increase, it will increase profitability by -3.7% in Islamic Banks in Indonesia.

c. The value of the regression coefficient $X_2 = 0.085$ indicates that if

financing increases, it will increase profitability by 8.5% in Islamic banks in Indonesia

4.2 Discussion

4.2.1 Relationship of Third Party Funds (DPK) to the Profitability of Islamic Banks in Indonesia for the 2017-2021 Period

Based on the results of research conducted using the SPSS 22.0 program, it can be seen that in testing the correlation coefficient test of the variable third party funds (DPK) has a correlation coefficient of -0.737 or 73.7%, which means that third party funds (DPK) have a negative relationship on the profitability of Islamic Banks in Indonesia.

4.2.2 The Relationship between Financing and Profitability of Islamic Banks in Indonesia for the 2017-2021 period

Based on the results of research conducted using the SPSS 22.0 program, it can be seen that the tests carried out with the correlation coefficient test of financing variables

have a correlation coefficient of 0.750 or 75%, which means that the financing variable has a strong positive relationship to profitability, the higher the financing, the more the profitability of Islamic Banks in Indonesia also increased.

4.2.3 Relationship of Third Party Funds (DPK) and Financing to the Profitability of Islamic Banks in Indonesia

Based on the results of research conducted using the SPSS 22.0 program, it can be seen that the tests carried out with the coefficient of determination test stated that the R value of 0.761 or 76.1% was positive, so third party funds (DPK) and financing had a strong positive correlation with profitability of Islamic Banks in Indonesia. The R Square test results state that the magnitude of the coefficient of determination is 0.579 or 57.9%, which means that the independent variables (third party funds (DPK) and financing) have a relationship to the dependent variable (profitability) of 57.9% while the remaining is 42.1 % is explained by other variables not included in this study. That is, there are still other variables outside of this study that affect profitability.

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