ATLANTIS PRESS
Advances in Economics, Business and Management Research, volume 123
1st International Conference on Accounting, Management and Entrepreneurship (ICAMER 2019)

The Influence of Financing to Deposit Ratio, Return on Assets and Non Performing Finance on Profit Sharing Finance of Sharia Banks in Indonesia

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***Abstract*—The research aim was to analyze the effect of Financing to Deposit Ratio (FDR), Return on Assets (ROA), and Non Performing Financing (NPF) on profit sharing financing (Mudharabah and Musyarakah). This research was conducted on Sharia Bank registered in Financial Services Authority (OJK) year 2012-2017. The research used quantitative method, with the selection of samples using the purposive sampling method and 10 samples of Sharia Banks were obtained that meet the criteria. The sample data used the annual financial report of each sample of Sharia Banks published through the respective Sharia Banks site. The data analysis method used a multiple linear regression analysis previously tested with classical assumption tests. The results showed that Financing to Deposit Ratio (FDR), Return on Assets (ROA), and Non Performing Financing (NPF) had no effect on profit sharing financing (Mudharabah and Musyarakah).**

Keywords: Financing to Deposit Ratio, Non Performing Financing, Return on Assets, Sharia Banks

I. INTRODUCTION

The report of sharia financial developments in 2016 that has been published by the Financial Services Authority (OJK), shows economic growth rate of 5.02%. The growth rate was still below the government's initial target of 5.20%, but was better than the 2015 growth which only reached 4.79%. Economic growth affects sharia banking performance in channeling financing to the community. The development of financing for results over the last six years has increased annually. The following data for proceeds from the Sharia Commercial Bank (BUS) listed in OJK year 2012-2017:

TABLE I. FINANCING OF SHARIA BANKS YEAR 2012-2014

Number	Banks Name	2012	2013	2014
1	PT Bank Muamalat Indonesia Tbk	15,046	21,240	22,066
2	PT Bank Sharia Mandiri	10,610	11,247	10,810
3	PT Bank BRI Sharia	2,663	4,050	4,976
4	PT Bank BNI Sharia	1,271	1,832	2,472
5	PT Bank Panin Dubai Sharia	0,754	1,363	4,156
6	PT Bank BCA Sharia	-	0,741	1,007
7	PT Bank Mega Sharia	0,036	-	0,041
8	PT Bank Victoria Sharia	-	-	-
9	PT Bank Sharia Bukopin	-	-	1,462
10	PT Bank BJB Sharia	-	-	-

Source : data processing results, 2019

TABLE II. FINANCING OF SHARIA BANKS YEAR 2015-2017

Number	Banks Name	2015	2016	2017
1	PT Bank Muamalat Indonesia Tbk	21,955	21,729	0,757
2	PT Bank Sharia Mandiri	13,480	16,490	21,039
3	PT Bank BRI Sharia	6,204	6,665	6,435
4	PT Bank BNI Sharia	3,449	4,211	5,475
5	PT Bank Panin Dubai Sharia	5,177	5,322	-
6	PT Bank BCA Sharia	1,348	1,647	2,060
7	PT Bank Mega Sharia	0,058	-	-
8	PT Bank Victoria Sharia	-	-	0,932
9	PT Bank Sharia Bukopin	2,071	2,523	2,752
10	PT Bank BJB Sharia	1,112	-	-

Source : data processing results, 2019

The financing for the results of the Sharia Bank in 2012-2017 was increased indicated by the high demand for the financing of the Musyarakah contract. Mutanaqisah more demanded by customers than Mudharabah. In practice, Mutanaqisah when Sharia Banks and customer conducting cooperation contract in carrying out a certain business occurs profit, then the profit earned will be divided according to the initial agreement on the outcome of the results between Sharia Banks and customer. If the loss will be divided according to the portion of capital contributed. The financing for the results annually increases but cannot dominate the entire Sharia Banks financing distributed to the public. This is evident in the comparison of financing for results with non-share financing for the past six years.

Factors that affect the yield of Sharia Banks such as Financing to Deposit Ratio (FDR), Return on Assets (ROA) and Non Performing Finance (NPF). Financing to Deposit Ratio (FDR) is a ratio that demonstrates the ability of Sharia Banks to repay the withdrawal of funds made by customers by relying on financing that is channeled as a source of liquidity. If the Sharia Banks is able to repay the withdrawal of funds for the financing of the proceeds distributed by the Sharia Banks, the Sharia Banks is successful in the management of the financial performance of the healthy liquidity ratio. Likewise if the Sharia Banks is not able to repay the withdrawal of funds for the distribution of financing for the proceeds distributed by the Sharia Banks, then the Sharia Banks has not succeeded in the management of its financial performance of the ratio of less healthy liquidity. Therefore, the increasing ratio of the FDR will cause the financing of the proceeds to be distributed as well. Likewise, the decline of the FDR ratio will result in financing for distributed results will also decrease. The statement in accordance with Hilman that the Financing to Deposit Ratio (FDR) has a positive effect on financing for the outcome [1].

Return on Asset (ROA) is a ratio that shows how efficiently a company is in managing its assets to generate profits within a period. If the Sharia Banks underscores a high return on the period, the Sharia Banks succeeds in the management of its assets. The management of good assets by generating high returns can be used for financing activities distributed, such financing can be the financing of the revenue share. Likewise, if the Sharia Banks is a low profit in the period, the Sharia Banks has not succeeded in the management of its assets. Management of the poor assets by generating low profit is not acceptable for the financing activities that are channelled, such financing can be financing for the outcome. Therefore, the profit gained by the high Sharia Banks, so that the financing for the results distributed by the Sharia Banks will increase. Likewise, the profits gained by the Sharia Banks are low, so the financing for the proceeds distributed by the Sharia Banks will be decreased. The statement is in accordance with Yusuf et al. [2] and Usanti and Shomad [3] that Return on Assets (ROA) was positively influential in the financing of the proceeds.

Non Performing Financing (NPF) is a ratio that shows the conditions of financing with less fluid, doubtful, and jammed quality that is spread by sharia banks. If the Sharia Banks in its operations occurs a less fluid financing with low quality, the Sharia Banks can still deliver high amount of yield financing. Likewise, if the Sharia Banks in its operations occurs less fluid financing with high quality, the Sharia Banks can only deliver a low amount of yield financing. Therefore, when the NPF declines, the BUS will deliver a high amount of yield financing. Likewise, when the NPF has increased, the Sharia Banks will deliver a low amount of yield financing. The statement corresponds to the research results of Yulianto A, Solikhah [4] and Hilman [1] that the Non Performing Financing (NPF) negatively affects the financing of the proceeds.

Previous research that examines the financing for the outcome, a study that examines mudharabah deposits on sharia banks is conducted in Indonesia [1]. In addition, earlier research also analyzed the influence of Buy and Sell Financing (Murabahah), Profit Share Financing (Mudarabah), Equity Capital Financing (Musyarakah) and Non-Performing Financing Ratio on Profitability pad Bank Sharia in North Sumatera [2]. The Reconstruction of Financing Based on the Principle of Profit and Loss in Sharia Banking agreement has been examined in depth [3]. In this case, the internal factors can also be considered to predict Mudharabah Deposits on sharia Bank in Indonesia [4,5]. Opportunities, challenges and future research directions have been analyzed to explore Sharia venture capital as an alternative funding for Muslim entrepreneurs [6].

The effect of BI Rate and Profit Sharing Rate on Financing Income Mudharabah at PT. Bank Muamalat Indonesia 2011-2015 Period has been conducted [7]. In addition, other research also predicts the financial ratios of banking on Profitability of Sharia Commercial Banks in Indonesia [8]. Mukhabarah as Sharia Financing Model in Beef Cattle Farm Entrepise [9]. Model Application of Murabahah Financing ACK statement of Sharia Accounting Standard No 59 Year 2002 is examined in Sharia banking [10]. Another study tested the Effect of Financial Performance toward Profit-Sharing Rate on Mudharabah Deposit of Sharia Banking in Indonesia [11]. Another study analyzed the Influence Analysis Of Mudharabah Financing and Qardh Financing to The Profitability of Islamic Banking In Indonesia [12]. Optimization of Mudaraba Sharia Bank finance through the agency Theory perspective [13].

This study is important, because the phenomenon of low financing for results in Sharia Banks that has not been in accordance with the theory of stewardship and Profit and Loss Sharing (PLS). Discrepancies between phenomena with the theory of stewardship and Profit and Loss Sharing (PLS) can be seen from the trust of the fund owner to the fund managers in cooperation sometimes abused by fund managers by conducting moral irregularities Hazard, which essentially creates a financial report that is engineered at a high cost, so that net income becomes small or losses. Consequently, no profit can be shared between the fund owner and the fund manager, and the fund manager can use the funds for the benefit of his organization which then losses are charged to the fund owner. The study aims to review financing for the results reviewed from Financing to Deposit Ratio (FDR), Return on Assets (ROA), and Non Performing Financing (NPF).

II. Research Methods

A. *Types of Research*

This research is a basic research aimed at increasing understanding of certain problems that often occur in the organizational context and seeking methods to solve them. In this study, the data used is secondary data, which is the financial report of Sharia Banks listed in the Financial Services Authority (OJK) in 2012-2017.

B. *Variables Operationalization*

The following table operationalization variables in the study:

TABLE III. OPERATIONALIZATION OF VARIABLE

Variables	Measurement	Scale
Financing (Y)	Total of financing = Ln (total of *Mudharabah* + total of *Musyarakah*) Total of Financing for proceeds = Ln (Mudharabah financing + Total financing)	Ratio
Financing to Deposit Ratio (X_1)	FDR= $\frac{\text{Total of financing}}{\text{Third parties financing}} \times 100\%$	Ratio
Return On Assets (X_2)	ROA = $\frac{\text{Earning before tax}}{\text{Total Assets}} \times 100\%$	Ratio
Non Performing Financing (X_3)	NPF = $\frac{\text{Total of bad financing}}{\text{Total of financing}} \times 100\%$	Ratio

C. Population dan Sample

The population in this research is Sharia Banks registered in the Financial Services Authority (OJK). The year 2012-2013 have a total of 11 Sharia Banks. The year 2014-2015 there are 12 Sharia Banks. The year 2016-2017 there are 13 Sharia Banks. The number of samples used in this research was 43 samples of the Sharia Bank financial statements for 6 years. The sampling techniques in this study used purposive sampling techniques, namely the criteria: (1) Sharia Banks which publishes the full annual financial statement in the period 2012-2017. (2) Sharia Banks which has Mudharabah and Mutanaqisah financing in the period of 2012-2017. (3) Sharia Banks which generates profit before tax in the period 2012-2017. (4) Sharia Banks which suffered from net problematic financing in the period of 2012-2017 years.

D. Data Collection Techniques

The data collection techniques used the study of libraries and documentation studies in the form of annual financial report of Sharia Banks in 2012-2017.

E. Data Analysis Methods

Data analysis techniques in the study used multiple regression analyses to identify the influence of independent variables (FDR, ROA, and NPF) against dependent variables, previously first conducted a classical assumption test includes the normality test, multicollinearity test, heteroskedasticity test, and autocorrelation test. And the hypothesis test in this study uses t-test.

III. Results

A. Classical Assumption Test Result

The normality test results show a Kolmogorov-Smirnov value of 0.114 with asympSig (2-tailed) of 0.186, meaning all variables in this study are already under normal distribution. The multicollinearity test results show that the tolerance values for the Financing to Deposit Ratio (FDR), Return on Assets (ROA) and Non Performing Financing (NPF) variables show greater than 0.10 and the VIF value is smaller than 10. This means that there is no multicollinearity between independent variables. The Glejser test results indicate that the significant value of each independent variable is greater than 0.05, it can be concluded that the regression model in the study does not contain heteroskesdasticity. Runs test results obtained a test value of 0.13219 with a probability of 0.218 is not significant at 0.05 which means H0 is accepted, so it can be concluded that the residual random or no autocorrelation between the residual value.

B. Multiple Linear Regression Analysis Results

Here are the results of multiple regression analyses from Financing to Deposit Ratio (X1), Return on Assets (X2), and Non Performing Financing (X3) against profit sharing financing (Y):

TABLE IV. MULTIPLE LINEAR REGRESSION ANALYSIS RESULTS

Model		Unstandardized Coefficients		Sig.
		B	***Std. Error***	
1	(Constant)	22,205	2,514	,000
	FDR	-,006	,025	,802
	ROA	-,231	,473	,628
	NPF	,134	,180	,462

Source : data processing results, 2019

Here is the regression equation in this study:

$$FIN = 22{,}205 - 0{,}006\ FDR - 0{,}231\ ROA + 0{,}134\ NPF + \varepsilon \quad (1)$$

IV. Discussion

A. Financing to Deposit Ratio (FDR) and Profit Sharing Financing

Based on the hypothesis test results that the Financing to Deposit Ratio (FDR) has no effect on the financing of the outcomes (Mudharabah and Musyarakah) with a significance rate of 0.802 > 0.05. The results of this research are in line with the research conducted by Al Arif and Nurhikmah [14] and Asri [15] stating that the FDR has no effect on financing for the proceeds. However, it differs from the previous research results by the inscription and Prasasti stating that the FDR is positively influential in the financing of the proceeds [16].

The calculation of Financing to Deposit Ratio (FDR) data shows that of the 10 Sharia commercial banks (buses) of 2012-2017 in this study the majority suffered a decline, having an average conversion of 89.48%. The level of FDR owned by Sharia Banks is at a standard limit of 80%-90%, so the Sharia Banks condition in this research is said to be healthy from the liquidity level. But in this study, healthy FDR conditions have no influence on the financing of the outcomes. This is because the number of third party funds (DPK) collected by BUSES is not only used for Sharia Banks operations in channeling financing for the proceeds, but rather to distribute financing or trade in often called receivables Murabahah. So the FDR does not affect the financing of the proceeds.

The Stewardship theory with the financing for the proceeds is the Sharia Banks as the principal who entrust the customer as a steward to manage the funds that are ideally able to accommodate all common interests between principal and steward. Thus Sharia Banks as a principal can be motivated to act in the best way in principle to improve good financial performance. Good financial performance can be seen from the Financing to Deposit Ratio (FDR) value. When the financial performance of good Sharia Banks will produce good source of information for investors for decision making and investor do not worry when implanting funds on the Sharia Banks, because the funds are well managed and continue to increase financing for the results distributed to the customer. So with the FDR that has decreased within the standard limits will not affect the financing for the results distributed.

B. Return on Assets (ROA) and Profit Sharing Financing

Based on the hypothesis test results stating that Return nn Assets (ROA) has no effect on the financing of the outcomes (Mudharabah and Musyarakah) with a significance rate of

0.628 > 0.05. The results of this study were different from the previous research results by Al Arif and Nurhikmah [14], Gumilarty [17] stating that ROA was positively influential in the financing of the proceeds.

The Return on Assets (ROA) calculation data shows that of the 10 Sharia banks (buses) in this study the majority had decreased, with an average conversion of 0.83%. The level of ROA owned by BUS is at a standard limit of 0.5%-1.25%, so the Sharia Banks condition in this study is said to be adequate of the profit earned. This is because the profit earned by the Sharia Banks is still balanced by the number of assets owned by the Sharia Banks, so that the profit earned is adequate. The profit earned by the Sharia Banks is still categorized enough, so it is not used for Sharia Banks operations in channeling financing for the proceeds, but rather to pay taxes. Therefore ROA does not affect the financing of the proceeds.

The Stewardship theory with the financing for the proceeds is the Sharia Banks as the principal who entrust the customer as a steward to manage the funds that are ideally able to accommodate all common interests between principal and steward. Thus Sharia Banks as a principal can be motivated to act in the best way in principle to improve good financial performance. Good financial performance can be seen from the value of Return on Assets (ROA). When the financial performance of good Sharia Banks will produce good source of information for investors for decision making and investors do not worry when implanting funds on the Sharia Banks, because the funds are well managed and continue to increase financing for the results distributed to the customer. So with ROA, the decline will have no effect on the financing of the distributed results.

The theory of Profit and Loss Sharing (PLS) with financing for the proceeds is Sharia Banks as the owner of funds and customers as fund managers to conduct business activities. If the business is earning profits, the profit is shared. If the business is experiencing losses, the losses are borne together. When the customer as a fund manager earns a high profit, the revenue for the results obtained by the Sharia Banks will also be high. The high revenue share will result in higher returns. High profits cause the level of Return on Asset (ROA) to also be high. A good source of information can be seen from a reasonably good level of profitability from the Return on Assets (ROA) ratio which decreases but still generates a fairly high profit, then it can be said that Sharia Banks can maintain a level of profitability pretty well. Thus, with ROA decreasing and still generating a high enough profit will not affect the financing of the results distributed.

C. Non Performing Financing (NPF) and Profit Sharing Financing

Based on the results of a hypothesis test stating that there is no influence from the Non Performing Financing (NPF) on the financing of the proceeds for the outcome (Mudharabah and Musyarakah) with significance level 0.462 > 0.05. The results of this research are in line with the research conducted by Al Arif and Nurhikmah [14] stating that the NPF has no effect on financing for the proceeds. However, it is different from previous research results Gumilarty [17], Asri [15] and Prasasti [16] stating that the NPF has an effect on financing for the proceeds.

If viewed on Non-Performing Financing (NPF) calculation data in Table 4.4 shows that of the 10 Sharia banks in this study the majority have increased, with an average conversion of 2.53%. The NPF level owned by the Sharia Banks is at the standard limit of < 5%, the Sharia Banks condition in this study is said to be safe from the financing of the problem. The problematic financing or secure NPF is seen in the number of problematic financing consisting of less fluid, doubtful, and jammed quality financing that is still balanced with the amount of financing channeled by Sharia Banks. But in this research the condition of the safe NPF has no influence on financing for the outcome. This is due to the number of problematic financing experienced by the BUS is not dominated by the financing of the outcome, but is dominated by a murabahah receivables. So the NPF does not affect the financing of the proceeds.

The Stewardship theory with the financing for the proceeds is the Sharia Banks as the principal who entrust the customer as a steward to manage the funds that are ideally able to accommodate all common interests between principal and steward. Thus Sharia Banks as a principal can be motivated to act in the best way in principle to improve good financial performance. Good financial performance can be seen from the value of Non-Performing Financing (NPF). When the financial performance of good Sharia Banks will produce good source of information for investors for decision making and investors do not worry when planting their funds on the Sharia Banks, because the funds are well managed and continue to increase financing for the results channeled to the customer. Thus with the increase of NPF will not affect the financing of the results distributed.

V. Conclusion

The results showed that Financing to Deposit Ratio (FDR), Return on Assets (ROA), and Non Performing Financing (NPF) had no effect on the financing of the outcomes (Mudharabah and Musyarakah). This is indicated because the third party fund collected by the Sharia Banks is not used for BUS operations to distribute the financing for the proceeds, but rather to distribute murabahah receivables. The profits earned by BUSES are still categorized enough so that they are not used for revenue-share financing, but rather to pay taxes. The majority of NPF who undergo problematic financing are not dominated by the financing for the outcome, but by the receivables, especially the Murabahah receivables, there is no change in financing for the results distributed.

The practical implications for Sharia Banks are expected to pay attention to its operational activities well from the financial ratios maintained at the safe standard limit and improve the management of the assets of financing for the results they are effectively and efficiently. Although Financing to Deposit Ratio (FDR), Return on Assets (ROA), and Non Performing Financing (NPF) are at a secure standard limit, it does not demonstrate the influence on financing for outcomes (Mudharabah and Musyarakah).

The limitations in this research include: Sharia banking companies that are researched only the Sharia Banks are obtained by only 10 Sharia Banks. The observation period is only a short period of 6 years from 2012 to 2017. The variables used in this study have only 3 independent variables: Financing to Deposit Ratio (FDR), Return on Assets (ROA) and Non Performing Financing (NPF). The next researcher's suggestion is to extend the observation time so that the research results can be more accurate, adding research variables such as Capital Adequacy Ratio (CAR), operating income operating expenses (BOPO), revenue share rate, Bank Indonesia Sharia certificate (SBIS), and Third party Fund (DPK).

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