

Influence

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The Influence of Economic Growth, Job Opportunity and People Prosperity on Islamic Banking Growth In Six Provinces in Java Island

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¹ THE INFLUENCE OF ECONOMIC GROWTH, JOB OPPORTUNITY AND PEOPLE PROSPERITY ON ISLAMIC BANKING GROWTH IN SIX PROVINCES IN JAVA ISLAND

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¹ Abstract

The research was aimed to know the causality relations among the variables of economics growth, job opportunity, and people prosperity on the Islamic banking growth in six provinces in Java island. There was a phenomenon that during 2009 until 2018, the Indonesia economics growth was high meanwhile the Islamic banking growth grew insignificantly. The method used in the research was panel data analysis with the approach of fixed effect method. Meanwhile, data used in the research was secondary data. From the regression test result, it showed that there was a significant influence among the economics growth, job opportunity and people prosperity on the Islamic banking growth in six provinces in Java island.

Keywords: the economic growth; Java island; Islamic bank.

A. INTRODUCTION

²⁹
The development of banking industry and Islamic financial institution in Indonesia was started by the foundation of Bank Muamalat Indonesia (BMI) in 1991. Ever since the number of Islamic banking industry in Indonesia keeps on increasing. However, if it is connected to the aspect of Indonesia economic growth which is the third fastest among the G20 member nations, the growth of Islamic banking in Indonesia is considered slow. Whereas the economic growth is the external factor which can trigger the development of Islamic banking. From 2000 until 2017 The Gross Domestic Product (GDP) of Indonesia per capita increases 4% in average annually, after China and India which grows respectively 9% and 5.5% per year. However, in fact the high economic growth has not been able to increase the Islamic banking development in Indonesia so that it is interesting to analysis, moreover if it is connected to the big number of labor and the biggest Muslim population in the world.

Based on the statistic of Islamic banking in December 2014, the number of The Islamic Commercial bank offices and Islamic business unit was 2483 and it became 2654 in December 2016. However, it went down in December 2018 to be 2229 offices. Meanwhile, the total of absorbed labor in 2014 was 45.818 and it increased to be 55.816 in 2015. The number went down in 2017 to be 55.746, even the number kept on going down in December 2018 to be 54.471. it also happened to ATM which was 3.482 in 2014 and it increased to be 3.716 in 2015. The number went down in December 2018 to be 2.169. meanwhile, the total account of the depositor funds of Islamic Commercial bank and Islamic Business Unit was 14.386.578 accounts and it increased to be 25.821.550 accounts in December 2017.

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The development of Islamic banking in six provinces in Java island like DKI, West Java, Banten, Central Java, DI Yogyakarta, and East Java which had 457 offices in 2015 had a decrease in 2018 to be 193 offices. The worst decrease happened in West Java when there were 337 offices in 2015 and it became 44 offices in 2018. However, if it was seen from the development of asset and funding given by the Islamic banking to the people and the number of depositor funds in the six provinces had an increase. Here is the development of depositor funds in the six provinces in Java as below:

Table 1
Depositor Funds in Six Provinces in Java Island in Billion Rupiah

YEAR	Jakarta	West Java	Banten	Central Java	Yogyakarta	East Java
2009	24.297	5.923	1.498	2.241	823	4.105
2010	34.889	9.328	3.007	3.391	1.229	5.749
2011	54.571	12.833	4.680	5.003	1.669	9.317
2012	68.421	17.462	5.537	6.558	2.257	12.495
2013	86.718	19.083	5.483	8.750	2.864	16.912
2014	111.153	23.366	5.444	10.674	3.215	19.043
2015	113.360	26.397	6.052	12.419	3.618	19.755
2016	134.736	29.564	6.751	15.325	3.945	21.543
2017	161.917	33.844	11.018	18.351	4.623	26.233
2018	174.143	38.380	12.760	19.669	5.341	29.432

Source: OJK Islamic Banking Statistics year 2009-2018

The above table shows that in 2018 as if that the Islamic banking did not get any benefit from the economic growth, whereas according to John Perkins in his books *Confessions of an Economics Hitman* said that the economic growth is so beneficial for the people that higher and higher the economic growth of a nation, wider and wider the benefit will be (Perkins, 2004). Even one of the external factors that can support the development of Islamic banking is gross domestic product because it is a general indication description on all potency of whole banking activity. It is also a reflection of a state condition in a certain level which can functionate as achievable business of a bank (Muhammad, 2005).

The condition showing that the economic growth did not affect the Islamic banking happened in 2018 when the Islamic banking did many efficiencies by decreasing the office number, ATM, employees. Meanwhile the central bureau of statistics noted that the Indonesia economic growth during 2018 was 5,17% which meant that it was higher than 5,07 in 2017 and it was even the highest one during the last four years (Sekretaris Kabinet, 2019). In 2015, the Islamic banking also had an increase in office number, ATM, and the employees compared to 2014 when the economic growth was 5,01% then slowed down to 4,88% in 2015. The Indonesian economics raised again in 2016 to 5,03% and kept on better to 5,07% in 2017 ("BPS catat pertumbuhan ekonomi 2018 tertinggi lima tahun terakhir—ANTARA News," n.d.).

Even though the Indonesia economic growth reached around 5% in the last five years, and in 2018 it was 5,17%, the central bureau of statistics assessed that the Indonesian economics was still centered in Java island if it was seen from the contribution. According to Suhariyanto, the chief of central bureau of statistics, Java island gave 58,57% of all the contribution (Kusuma, n.d., 2018). Meanwhile, the economics in the six provinces in Java island can be seen in the following table:

Table 2
The Economic Growth Based on Constant Price in Six Provinces in Java Island in Billion Rupiah

YEAR	Jakarta	West Java	Banten	Central Java	Yogyakarta	West Java
2009	1002808,73	847749,46	252384,72	590181,11	61308,07	926895,91
2010	1075183,48	906685,76	271465,28	623224,62	64678,97	990648,84
2011	1147558,23	965622,06	290545,84	656268,13	68049,87	1054401,77
2012	1222527,92	1028409,74	310385,59	691343,12	71702,45	1124464,64
2013	1296694,57	1093543,55	331099,11	726655,12	75627,45	1192789,8
2014	1373389,13	1149216,06	349351,23	764959,15	79536,08	1262684,5
2015	1454563,85	1207232,34	368377,2	806765,09	83474,45	1331376,1
2016	1540078,20	1275527,64	387824,35	849313,2	87688,2	1405561,04
2017	1635855,75	1342953,38	409959,69	894050,47	92300,66	1482147,59
2018	1736788,05	1418695,95	423775,36	911613,96	94023,30	1521720,93

Source: Central Bureau of Statistics

The Indonesian growth from 2015 to 2018 which reached around 5%. It could decrease the unemployment number, the poverty, and the lag. In 2018, the domestic economics could reach 5,17% from the previous year. The 2018 number of opened unemployment decreased into 7 million people or 5,34% from the total of productive age. It was the lowest one since 1999. Based on the data of central bureau of statistics that the 2018 opened employment decreased into 5,34% from the total 131 million productive ages. The unemployment level was the lowest one since 1999. Then the number of poor people decreased into 25,7 million or 9,96% from the total population, and it was the lowest one in history. It also happened in the lag number (Gini ratio) of Indonesia in 2018 decreased into 0,384, the lowest one since 2011 ("4 Tahun Jokowi, Menko Darmin: Pertumbuhan Ekonomi Naik Pelan-pelan | Katadata News," n.d.).

The number of productive age in august 2018 was nationally 131,01 million people. It was increasing 2,93 million people compared to august 2017. On the same line, the level of productive age participation also increased 0,59%. In the last one year, the unemployment decreased until 40 thousand people, on the line with TPT decreasing into 5,34% in august 2018. The level of productive age participation in six provinces in java island from 2009 to 2018 can be seen from the following table:

Table 2
Job Opportunity of Six Provinces in Java Island

YEAR	Jakarta	West Java	Banten	Central Java	Yogyakarta	East Java
2009	4186956	16787464	3792825	15401496	1925630	19123221
2010	4208905	17182807	3814.715	15956034	1942764	19611540
2011	4490919	18325966	4487139	16267316	1863550	19439494
2012	4701699	18402134	4858492	16402481	1879798	19190841
2013	4633224	18899675	4983694	16442763	1878495	19585490
2014	4678838	19443783	4938093	16750975	1988912	19885389
2015	5084529	20456889	5208123	17322025	2012626	19800394
2016	5004548	20277112	5234274	17162053	2037864	19648665
2017	5169165	20722338	5506955	17443572	2055892	20034299
2018	5139085	20916457	5615361	17463137	2076441	20195246

Source: Central Bureau of Statistics

In conjunction with the increase of TPAK and the decrease of unemployment, it also affected the continuous income per capita. Noted in 2018, the income per capita of Indonesian reached 56 million rupiah or 3.927 US dollar which was higher than 2017 (51,9 million rupiah/3.876,3 US dollar). Meanwhile, the income per capita in 2016 was 47,9 million rupiah or 3.603, 6 US dollar (Sekretaris Kabinet, 2019). By the presence of income per capita increase, the people opportunity to save their money in Sharia banking was bigger.

Table 4
Income Per Capita Based on Constant Price in Six Provinces in Java Island in Thousand Rupiah

YEAR	Jakarta	West Java	Banten	Central Java	Yogyakarta	East Java
2009	105384.80	105384.8	24246.36	24246.36	17918.49	17918.49
2010	111528.86	20974.94	25397.65	19209.31	18652.97	26371.1
2011	117672.92	21976.53	26548.94	20053.8	19387.45	27864.26
2012	123962.38	23036.00	27716.47	20950.62	20183.88	29508.4
2013	130060.31	24118.31	28910.66	21844.87	21037.7	31092.04
2014	136312.34	24966.86	29846.64	22819.16	21867.9	32703.39
2015	142913.61	25845.50	30813.03	23887.06	22688.36	34271.81
2016	149847.63	26921.57	31780.68	24965.78	23566.32	35970.71
2017	157684.47	27956.16	32933.36	26097.67	24533.91	37720.42
2018	165521.31	28990.75	34086.04	27229.56	25501.5	39470.13

Source: Central Bureau of Statistics

Economic growth can be understood as an effort to achieve the growth level of continuous income per capita in order to add more output which was faster than the population growth (Todaro & Smith, 2012). By observing the achieved growth level from year to year, it can be assessed the achievement and success of a nation in controlling its economic activity in short term and effort to develop its economics in long term (Sukirno, 2006). According to John Perkins in his book *Confessions of an Economics Hitman*, he said that the economic growth is so beneficial for people, higher and higher the economics growth of a nation wider and wider the benefit will be (Perkins, 2004). So that the economics growth becomes the development target which considered important because it implicitly shows the economics performance wholly, like the investment rate, the absorption of employment, the output number, and the increase of the national income. The state with the high economics growth describes the state ability to prosper the population (Yustika & Ahmad, 2012).

By the ratification of the Bill No. 10 Year 1998, the Islamic banking has got a wider opportunity to hold and provide the business activity, including the opportunity giving by the general conventional bank to open the special branch offices to do the business activity especially based on the Islamic principles. This opening Islamic branch offices is an effort to increase the Islamic banking net which certainly will be conducted with the empowering effort of offices web, the development of currency market among the Islamic banks, the increase of human resources, and the Islamic bank performance (Antonio, 2001).

The Islamic banking growth is generally influenced by the internal and external factors. One of the external factors is the economics macro condition which keeps on going better that signed by the presence of economics growth. The high economics growth can be seen as a climate that can support the company spirit to conduct its work plans. The Islamic banking growth can be seen from various indicators like the presence of the asset growth, office number distribution, new bank addition, third party fund, the distributed financing number, profit, Islamic Banks's share to all bank), and so on.

Not all the people can act as the production factor. It is only the population that belong into the productive age or human power that can be considered as the production factor. The human power that gets the job opportunity is one of the factors influencing the national income (Windhu, 2018). Therefore, the economics growth can only result the better income distribution if it fulfills at least two conditions, they are widening job opportunity and increasing the productivity. The wide job opportunity can make the people access to get the income is bigger (Rahardja & Manurung, 2014). Thus, to reduce the poverty and to distribute the state income is by giving the good wage and providing the job opportunity for the poor people. Therefore, the increase of job opportunity is one of the most important things in development strategy emphasizing the poverty eradication (Subandi, 2016).

The high economics growth can create a schema of unemployment number decrease. The high economics growth is hoped to create the output growth so that it needs many human powers to chase the increasing the output capacity. The economic growth without addition of job opportunity can cause a lag in distribution and income addition (*ceteris paribus*) which then will create an economic growth condition with the poverty increase (Tambunan, 2015).

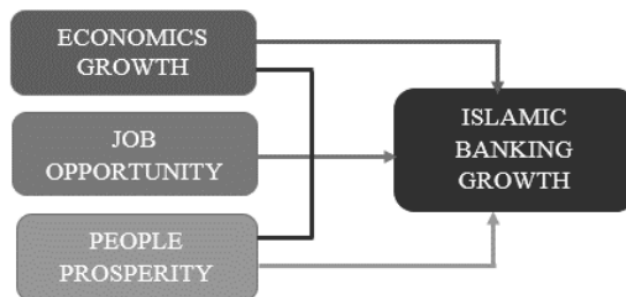
The relations between the economic growth and job opportunity has been discussed by a prominent economist Arthur Okun. He said that the minimum 4% unemployment level could be achieved if all the production capacity is used (full job opportunity or full employment). The consequence of Okun's thought is the importance of keeping the economic to be in the full employment (Rahardja & Manurung, 2014).

To overcome the unemployment problem is by creating the continuous and qualified economic growth. The qualified economic growth means the economic growth that can provide a big job opportunity which is the economic growth that triggered by many investment in the form of human power, not in the form of capital (Arsyad, 2016). Thus, the economic growth can come from the increase of human power offer, the physical capital increase or human resource, productivity increase (the production number produced by each capital unit or human power (Case & Fair, 2006).

Previous Research followed by this article are: (1) Observed by Rohadatul Aisy and Imron Mawardi, titled The Factors Influencing the Growth of Islamic Bank Asset in 2006-2015. The problem of research was the phenomenon of Islamic banking growth that occurred in 2005-2012 but not from 2013-2015. The analyzed factors were internal and external factors. The external factors are covered by the inflation factor, the growth of GDP, the BI rate, the distributed money number. Meanwhile, the internal factors are covered by the level indicators of profit sharing, promotion costs, education and practice, NPF ratio, ROA ratio, FDR, the number of depositors Funds, and office numbers. However, in the research, the external factor like the hidden variable of GDP indicator was considered the invalid variable as the external variable which could influence the Islamic banking growth because it had the outer loading score under 0.5 where the GDP variable with its loading score only 0.351 so that the GDP variable was thrown away. It means that the economic growth variable did not belong in the influencing variable to the Islamic banking growth; (Aisy & Mawardi, 2016); (2) a research by Yoviasari entitled "The Influence of Profit Sharing *Nisbah*, Inflation and Gross Domestic Product to Islamic bank Mudharabah Deposit in Indonesia". The research objects were Bank Muamalat Indonesia, Bank Sharia Mandiri, and Bank Sharia Mega Indonesia, the research result showed that variable of profit sharing *Nisbah* and PDB had significantly positive influence to the amount of Mudharabah deposit. It can also be understood that the external factor PDB could influence the Islamic bank growth by the indicator of the Mudharabah deposit addition (Yoviasari, 2013); and (3) Hilman's research entitled "The Factors Affecting Mudharabah Deposits of Islamic banking in Indonesia" which one of the independent variable observed was the variable of gross domestic (PDB). The research result stated that the gross domestic product had a significant influence to the amount of Mudharabah saving in Islamic bank. The research also showed that the economic growth by the indicator of gross domestic product had an influence on the Islamic banking growth in Indonesia by the indicator of the addition number of Mudharabah saving (Hilman, 2016).

The above explanation can represent the model of research variables causality as follows:

Figure 1
The Research Paradigm



Source: (Aisy & Mawardi, 2016; Hilman, 2016; Yoviasari, 2013)

The Research Hypothesis

H1: there is a significant influence between the economic growth on the Islamic banking growth in six provinces in Java island

H2: there is a significant influence between the people prosperity on the Islamic banking growth in six provinces in Java island

H3: there is a significant influence between the job opportunity on the Islamic banking growth in six provinces in Java Island

H4: there is an influence of economics growth, job opportunity, and people prosperity variable simultaneously on the Islamic banking growth in six provinces in java island.

B. METHOD

Data used in the research was the panel data. Panel data was a combination between time series data (the sequence of time) by the data cross section. To know the influence of economics growth, job opportunity, and people prosperity on the Sharia banking growth, the research used the analysis of double regression. Before doing the classic assumption test, the research did the Chow Test, Housman Test, and Lagrange Test earlier. This was done in order to choose the proper regression model of panel data to be used to test the classic assumption. Meanwhile, the function of Classic Assumption Test itself is to assess whether the linear regression model had problems of classic assumption or not, to make sure the certainty whether the regression equation made had a constant in estimation, consistent and unbiased, so that the data was credible to analyzed directly or revised/corrected before. The classic assumption test done in the research covers the linearity test, normality test, multilinearity test, autocorrelation test, and heteroscedastic test.

The test of statistical criteria done to know how good a sample regression line fit to the data (goodness of fit) so that it needed the significance test either the partial test (t-test) or the simultaneous test (F-test).

1. Determination Coefficient (R^2)

R^2 test or determination test is a measurement explaining how big the variation of dependent variable can be explained by the independent variable. If the coefficient determination is equal to zero ($R^2=0$) then the variation of the dependent variable cannot be explained by the independent variable at all, and if $R^2 = 1$ then the dependent variable can be explained wholly by the independent variable. In other words, if $R = 1$ then all the observed points lie properly on the regression line.

2. T test or the partial test

T test is done to test the coefficient meaning of regression direction from the independent variable on dependent variable. By determining the signification rate (α) that is 5 percent based on the probability score. The decision criteria are:

- If the probability score $> 0,05$ then H_1 is accepted, and H_0 is rejected, which means that independent variable influences the dependent variable significantly.
- If the probability score $< 0,05$ then H_1 is rejected, and H_0 is accepted, which means that the independent variable does not influence dependent variable significantly.

3. F test or simultaneous test

F test is used to test the regression meaning by the meaning rate used is 5%

- If the probability score $> 0,05$ then H_1 is accepted, and H_0 is rejected, which means that the independent variable simultaneously influences the dependent variable significantly.
- If the probability score $< 0,05$ then H_1 is rejected, and H_0 is accepted, which means that the independent variable does not influences the dependent variable significantly.

In this research, the independent variables are the economics growth, job opportunity, and people prosperity. Meanwhile, the dependent variable is the Sharia banking growth. The data used in the research was the secondary data.

1. The economics growth variable or also called the independent variable or called X1 variable. the data was Gross Domestics Product in the six provinces in Java island during ten years since 2009 until 2018 by using the data of constant price of economics growth.
2. The job opportunity variable or also called X2 variable. the data was the total number of the absorbed employment in six provinces; DKI Jakarta, West Java, Banten, Central Java, DI Yogyakarta, and East Java, during ten years from 2009 to 2018.
3. The people prosperity variable (independent) or also called X3 variable. the data was the income per capita (GDP per capita) in six provinces in Java island during ten years from 2009 until 2018 by using the data of constant price of per capita economics growth.
4. The Sharia banking growth variable (dependent) or also called Y variable. the data was the development of third-party fund of Sharia general bank and Sharia business unit in the province of DKI Jakarta, West java, Banten, Central Java, DI Yogyakarta, and East Java during ten years from 2009 until 2018. The data was from Sharia Banking Statistics issued officially by the Finance Service Authority from 2009 until 2018 via the website www.ojk.go.id (OJK, 2019).

C. RESULT AND DISCUSSION

1. Statistical Test

a. Model Test

In the method of regression model estimation by using the panel data, the research could choose three best approaches; by using the Chow test, Hausman test, and Lagrange Multiplier test to the research data (Winarno, 2015). In the research, it was seen that the analysis model of panel data with the fixed effect method is the best model so that the approach would be used for the following tests. Below shown the result of panel data regression with the approach or fixed effect method.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-119269.6	18271.78	-6.527530	0.0000
X1	0.051526	0.019091	2.698902	0.0094
X2	0.005039	0.001862	2.705996	0.0092
X3	1.056883	0.237659	4.447050	0.0000
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.932738	Mean dependent var	25652.73	
Adjusted R-squared	0.922187	S.D. dependent var	38714.88	
S.E. of regression	10799.48	Akaike info criterion	21.54986	
Sum squared resid	5.95E+09	Schwarz criterion	21.86402	
Log likelihood	-637.4959	Hannan-Quinn criter.	21.67275	
F-statistic	88.40405	Durbin-Watson stat	0.628280	
Prob(F-statistic)	0.000000			

b. The Testing of Classic Assumption Test

1) Normality test

Gujarati (Gujarati & Porter, 2013) said that normality assumption test explicitly usually done to analysis the limited sample (little). Below is provided the result of normality test from the data of economics growth, job opportunity, people prosperity, and Islamic banking growth:

Series: Standardized Residuals	
Sample 2009 2018	
Observations 60	
Mean	2.00e-12
Median	-253.7115
Maximum	26857.22
Minimum	-21237.30
Std. Dev.	10040.65
Skewness	0.380936
Kurtosis	3.559118
Jarque-Bera	2.232655
Probability	0.327480

The above result showed that the research variables were normally distributed. Because p-value Jarque Bera was bigger than significance rate (=5%) then the residual distribution of regression equation was normally distributed, or if the probability score from JB < 0,05, it means that residual model was not distributed normally (Athoillah, 2015).

2) Multicollinearity Test

Gujarati said that multicollinearity symptom and the variable signification that used can be seen from the R² (Gujarati & Porter, 2013). If the R² is high but there are many insignificant variables then it can be expected there happened the multicollinearity among the variables. In the research, the R result was 0,932738 or 93% and all the variables were significant. Then the variables in the research model could be concluded to be free of multicollinearity. Moreover, the research using the panel data, the multicollinearity problem relatively could be solved because multicollinearity generally happened in the estimation model that could use only the time series.

3) Heteroscedasticity test

Gujarati said that to know the presence of heteroskedasticity, the research can use Breusch-Godfrey (Gujarati & Porter, 2013). The test is manually done through doing the smallest square regression with square independent variables and the multiply of independent variables. The R² score achieved was used to calculate X₂, which was X₂ = n R₂. The test was if the probability score was Obs*R-Squared > (bigger than) real rate 5% then the alternative hypothesis of heteroskedasticity presence in the model was rejected. Below are shown the result of heteroscedastic test showing the absence of heteroscedastic assumption.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4541.626	2443.410	1.858724	0.0683
X1	0.007222	0.006543	1.103797	0.2744
X2	-0.000301	0.000381	-0.788209	0.4339
X3	0.009407	0.067582	0.139198	0.8898
R-squared	0.261419	Mean dependent var		7549.835
Adjusted R-squared	0.221852	S.D. dependent var		6545.882
S.E. of regression	5774.299	Akaike info criterion		20.22456

12	Sum squared resid	1.87E+09	5	Schwarz criterion	20.36418
	Log likelihood	-602.7369		Hannan-Quinn criter.	20.27918
	F-statistic	6.607015		Durbin-Watson stat	1.037307
	Prob(F-statistic)	0.000669			

The above result showed that the independent variables research was free of heteroskedasticity. The test was if the probability score was > (bigger than) the real rate 5%, then the alternative hypothesis in the model was rejected.

4) Autocorrelation Test

To detect the autocorrelation can be done the statistical test through Durbin-Watson (DW...) (Athoilah, 2015). here are the considerations to decide the presence of autocorrelation:

- 3 If the DW score lies between the above limit or upper bound (du) and (4-du), then the autocorrelation coefficient = 0, which 4 means that there is no autocorrelation.
- b) If the DW score lies between the below limit or lower bound (du), then the autocorrelation coefficient > 0, which means that there is positive autocorrelation.
- c) If the DW score was bigger than (4d1), then the autocreation was < 0, it means that there is negative autocorrelation.re is positive autocorrelation.

7	Variable	Coefficient	Std. Error	t-Statistic	Prob.
	C	-119269.6	18271.78	-6.527530	0.0000
	X1	0.051526	0.019091	2.698902	0.0094
	X2	0.005039	0.001862	2.705996	0.0092
	X3	1.056883	0.237659	4.447050	0.0000
2	Effects Specification				
	Cross-section fixed (dummy variables)				
	R-squared	0.932738	2	Mean dependent var	25652.73
	Adjusted R-squared	0.922187		S.D. dependent var	38714.88
	S.E. of regression	10799.48		Akaike info criterion	21.54986
	Sum squared resid	5.95E+09		Schwarz criterion	21.86402
	Log likelihood	-637.4959		Hannan-Quinn criter.	21.67275
	F-statistic	88.40405		Durbin-Watson stat	0.628280
	Prob(F-statistic)	0.000000			

From the autocorrelation test above, it did not show that there was autocorrelation because the above d lied between d and d on the Durbin-Watson table.

5) Statistical Criterion Test

The summary of the testing result can be seen as follows:

Variable	Coefficient	t-statistic	Probability	Conclusion
C	119269.6	-6.527530	0.0000	Significant
	0.051526	2.698902	0.0094	Significant
	0.005039	2.705996	0.0092	Significant
	1.056883	4.447050	0.0000	Significant
20	R-squared	0.932738		
	F-statistic	88.40405		
	Prob (F-statistic)	0.000000		

Sources: the data reanalysis result of EViews 7

6) Determination Coefficient

Based on the result of double regression analysis, the economics growth, job opportunity and people prosperity on the Islamic banking growth in six provinces in Java island, it got the determination coefficient or R^2 , 0.953738. The score showed that the independent had given the contribution 93.27% in influencing the Y variable or Islamic banking growth in six provinces in java island. Meanwhile the rest 6,73% was influenced by the observed variables.

7) T test or partial Testing.

The analysis result showed that the economics growth with the t-calculating 2,698 by the probability 0,0094 ($0,0094 < 0,05$) then the H_0 was rejected so that the economics growth influenced significantly on the Islamic banking growth. The coefficient score was 0,051 showed that economic growth variable had positive relations direction and significant on the Islamic banking growth.

Job opportunity variable with the t-calculating 2,705 by the probability 0,0092 if compared to $\alpha = 5\%$ that established ($0,0092 < 0,05$) then H_0 was rejected so that job opportunity variable was influential and significant on the Islamic banking growth. The coefficient scores 0.005 showed that job opportunity variable had positive relations direction and significant on Islamic banking growth.

Meanwhile the analysis result from the people prosperity variable showed that the score of t-calculating 4,447 with the probability 0,0000 which is ($0,0000 < 0,05$) then H_0 was rejected so that the people prosperity variable influenced significantly on the Islamic banking growth. The coefficient score was 1.05 showed that the people prosperity variable had a positive relations direction and significant on the Islamic banking growth.

8) F Test or Simultaneous Test

The data analysis result showed that F-calculating achieved was 88,40405 with the probability achieved was smaller than $\alpha = 5\%$ which established ($0,000 < 0,05$). Therefore, H_0 was rejected then the economics growth variable, job opportunity, and people prosperity simultaneously, influenced significantly on the Islamic banking growth in six provinces in Java island.

2. The Influence of Economics Growth, Job Opportunity, and People Prosperity on The Islamic Banking Growth

The equation model achieved from the influence estimation of economics growth, job opportunity and people prosperity on the Islamic banking growth was as follows: $Y = 0.051516 (X_1) + 0.05039 (X_2) + 1.056883 (X_3)$. The equation can be interpreted that every increase 0.051526 (X_1) and 0.005039 (X_2) and 1.056883 (X_3) then Y will increase one unity. In other words, if the economics growth increases 10% then it will cause the Islamic banking growth 0,5% unity. If the job opportunity increases 10% then the Islamic banking growth increase 0,005 unity and if the people prosperity increases 10% then the Islamic banking growth increases 10,5 unity. Thus, the research result supported the research result undertaken by Yovisari entitled "The influence of Profit Sharing Nisbah, Inflation, and Gross Domestic product on Mudharabah Deposit of Islamic bank in Indonesia. The research result showed that the GDP variable influenced significantly on the amount of Mudharabah deposit. The research result of Hilman entitled "The Factors Affecting Mudharabah Deposit of Islamic Banking in Indonesia (2016) in which one of the independent variables, Gross Domestic Product, had a significant influence on the amount of Mudharabah saving in Islamic banks. But the research is different to the research held by Aisy and Mawardi who did not continue the research because considering the PDB variable was invalid as an external variable influencing the growth of Islamic bank.

CONCLUSION

Based on the results of research and analysis on the influence of economic growth, job opportunity and people prosperity on Islamic banking growth in six provinces in Java Island, it can be drawn conclusions that:

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The economics growth influenced and significant on the Islamic banking growth. The coefficient score was 0,051 showed that economic growth variable had positive relations direction and significant on the Islamic banking growth in six provinces in Java island from 2009 until 2018. The job opportunity variable influenced and significant on the Islamic banking growth. The coefficient scores 0.005 showed that job opportunity variable had positive relations direction and significant on Islamic banking growth in six provinces in Java island from 2009 until 2018. The people prosperity variable influenced and significant on the Islamic banking growth. The coefficient score was 1.05 showed that the people prosperity variable had a positive relations direction and significant on the Islamic banking growth in six provinces in Java island from 2009 until 2018. The economics growth variable, job opportunity, and people prosperity simultaneously influenced significantly on the Islamic banking growth in six provinces in Java island from 2009 until 2018.

Based on conclusion above, the author's suggestions are: As a profitable institution, the Islamic banking management should be able to take benefit of a better economics condition. They make ensure that every market plan made can go on the plan so that it can come a maximum profit which in turn it can make the bank as a trusted and credible financial institution for the people to invest. The government should become the active subject to move the economics growth as well as the facilitator and supervisor of income distribution so that the high economics growth can be distributed to all the people. The income distribution can be undertaken through the employment so that the people can have some income. One of the external factors increasing the Islamic banking growth is the people prosperity. More and more prosper the people, more and more increasing the Islamic banking. Thus, every plan or regulation issued by the government should always orients to the people prosperity increase in general. The job opportunity was proven to have a significant influenced on the Islamic banking growth. However, the research did not observe the employee with the specific income who can do saving every month. Therefore, there should be other research observing the influence of province minimum wage on the Islamic banking growth.

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