

## **MANAGEMENT OF FUNDING PRODUCTS AND FINANCING PRODUCTS IN FULFILLING LIQUIDITY AT PT. BANK SYARIAH MANDIRI BRANCH SENGKANG SOUTH SULAWESI**

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### **Abstract**

*This research aims to find out how to manage funding products and financing products at PT. Bank Syariah Mandiri Branch Sengkang and to find out the management of funding products and financing products to meet liquidity at PT. Bank Syariah Mandiri Branch Sengkang. This research is a type of research with qualitative methods. The source of the data used in this research is the primary data approach through interviews, observation, and communication with parties related to PT. Bank Syariah Mandiri Branch Sengkang. The data analysis technique used in this study is descriptive analysis, namely data analysis on the types of funding and financing products and managing them to meet bank liquidity. Result obtained that the funding product has been managed properly which can be seen in the number of third-party funds or fund collectors stored. Financing products at Bank Syariah Mandiri Sengkang Branch have also been good, seen from the lack of bad loans and being able to limit the taking of financing its liquidity can also be said to be productive because it can fulfill its financial obligations on time.*

**Key words:** Funding Product; Financing Product; Liquidity

### **Abstrak**

*Tujuan penelitian ini untuk mengetahui cara pengelolaan produk funding dan pengelolaan produk financing pada PT. Bank Syaiah Mandiri Cabang Sengkang serta untuk mengetahui pengelolaan produk funding dan produk financing dalam upaya memenuhi likuiditas pada PT. Bank Syariah Mandiri Cabang Sengkang. Penelitian ini merupakan jenis penelitian dengan metode kualitatif. Sumber data yang digunakan dalam penelitian ini yaitu data primer pendekatan melalui wawancara, observasi dan komunikasi kepihak yang terkait dengan PT. Bank Syariah Mandiri Cabang Sengkang. Teknik analisis data yang digunakan dalam penelitian ini adalah deskriptif analisis yaitu analisis data tentang jenis-jenis produk funding dan financing serta mengelolanya dalam memenuhi likuiditas bank. Hasil Penelitian menunjukkan maka diperoleh produk funding telah dikelola dengan baik yang dapat dilihat pada besar dana pihak ketiga atau penghimpun dana yang tersimpan. Produk financing di Bank Syariah Mandiri Cabang Sengkang juga sudah baik dilihat dari sedikitnya kredit macet dan mampu membatasi pengambilan pembiayaan serta likuiditasnya juga mampu*

*dikatakan produktif karna mampu memenuhi kewajiban keuangannya dengan tepat waktu.*

Kata kunci: Penghimpunan Dana; Pembiayaan; Likuiditas

## INTRODUCTION

The Sharia banking system in Indonesia was launched in 1992. The first Islamic bank in Indonesia was Bank Muamalat Indonesia. Between 1992 and 1999, the development of Bank Muamalat Indonesia remained relatively stagnant. However, after the currency crisis that hit Indonesia in 1997 and 1998, bankers realized that Bank Muamalat Indonesia (BMI) had not been affected much by the currency crisis. In 1999, Bank Syariah Mandiri was created, which resulted from Bank Susila Bakti. Bank Susila Bakti is a conventional bank that was acquired by Bank Dagang Negara and then transformed into Bank Syariah Mandiri, Indonesia's second Islamic bank. (Ismail, 2011)

The development of Islamic banking cannot be separated from various factors and benefits, and one of the benefits lies in the application of Shariah principles. This principle forms the basis of reference in any implementation of operational activities, including the principle of exemption from *maghrib*, namely *maysir* (contains an element of gambling), *gharar* (uncertainty), *haram* (prohibition), *usury* (transactions based on the interest system), then is the principle of trust and prudence in the management of Islamic banking activities, and the last is The principle of contract is that all transactions are carried out on the basis of the contract recognized by Sharia. (Supriadi and Ismawati, 2020)

Islamic banking refers to banks and commercial entities, including the institutions, business activities, methods and processes of conducting their business activities. Islamic banks have the function of collecting funds from the public in the form of deposits and investments from the owners of the funds. Another function is to channel funds to other parties in need of funds in the form of purchases and sales or business cooperation. (Ismail,2011)

The development and growth of the Islamic banking sector in Indonesia is increasingly positive. This is supported by the existence of regulations (rules) from the authorities that can further strengthen the existence of Islamic banking based on the principles of Islamic banking. Authorities that can strengthen the existence of Islamic banking based on Shariah principles. Shariah principles are the principles of Islamic law in banking transactions based on fatwas issued by an institution that has the authority to issue fatwas in the field of Shariah. (Samsul & Ismawati, 2020)

The activities of banks that collect funds are called financing activities, while the activities of banks that transfer funds to the public are called financing or lending activities. In carrying out these two main activities, Islamic banks must respect the applicable banking principles. (Muhamad, 2011)

When money is obtained, there are *wadi'ah* contracts and *mudharabah* contracts. The *wadi'ah* is part of the trust placed in the person to whom the money is entrusted and he is obliged to return it when the owner demands it. *Mudharabah*, on the other hand, is a form of cooperation between *Shahibul Maal* and *Mudharib*, the scope of which is very wide and is not limited by the specifics of the type of business, time, and business area. The owner of the capital, in this case, the investor as *shahibul Maal*, does not impose any limits on Islamic banks in the management of his funds if he invests his funds in an Islamic bank as *mudharib*. (Usanti and Shomad, 2013)

The concept of liquidity is defined in the business world as the ability to sell assets in a short space of time with minimal losses. However, the definition of liquidity in the banking world is more complex than in the business world in general. From the point of view of assets, liquidity is the ability to convert all assets into cash. On the liability side, however, liquidity is a bank's ability to meet its funding needs by increasing its liability portfolio. (Muhamad, 2011)

Financing or distribution constitutes a large part of Islamic banks' assets, so the quality of this financing must be guaranteed. Banks channel funds to the public through various contracts, including purchase and sale contracts and business cooperation contracts. (Arifin, 2009) The granting of loans to customers is also not necessarily under the bank's control in terms of loan conditions. Credit institutions can also decide whether to grant short-term or long-term loans. Credit institutions have their own strategy for managing their funds. Most of the bank's funds are obtained through agreements with customers, i.e. funds can be withdrawn immediately when needed through demand deposits, savings accounts or when deposits mature. Therefore, the relationship between the funds obtained and the way in which these funds are invested must be linked. Liquidity management consists of two parts: firstly, the estimation of fund requirements resulting from deposit inflows and the ways in which funds are distributed (outflows) and the various funding obligations. (Ichsan, 2013)

The *Murabaha* financing provided by the bank generates margins/profits for the bank. The profits made by the bank are then collected, along with other financing benefits, in the income pool, which is then channeled into the company's assets, investments and capital. The figure above shows that effective management of *murabahah* financing increases the wealth of companies. (Muhlis and Ahsana, 2021)

The influence of the Funding Officer's marketing strategy on enhancing customer engagement at Bank Tabungan Negara (Persero) Tbk. Parepare Branch is noteworthy. It has contributed to the public's awareness that BTN is not solely a provider of housing finance products but also offers a diverse range of financing products. This initiative has resulted in heightened asset growth, commendable performance by marketing finance employees, and the bank's practice of rewarding individuals who achieve set goals with bonuses. (Sapa et al, 2020)

Liquidity can be satisfied if financing and funding products are properly managed since a source of funds comes from these products. A bank is considered liquid if funding and financing are correctly managed and if both are in balance, i.e. if inflows of funds are not too high compared to outflows of funds and, conversely, if outflows of funds are not too high compared to inflows of funds. (Bahar, 2017)

The liquidity ratio was selected for analysis due to its capacity to assess a company's capability to fulfill short-term obligations, particularly when invoices are issued. Essentially, this ratio gauges the company's ability to settle deposit disbursements upon invoicing and address loan requests effectively. The findings of this study reveal that Bank Mandiri Syariah exhibits a commendable financial performance, demonstrating its capacity to meet its requirements through the current liquidity ratio. It is noteworthy that despite not operating within an interest-based system for its operations and not belonging to the manufacturing sector, Bank Mandiri Syariah maintains a robust liquidity position. (Mustamin, et al. 2020)

Based on the above description, the author is interested in exploring how promotional products and financing products can be managed so that the bank's liquidity can be met. The purpose of this study is to describe how financing is managed at PT Bank Syariah Mandiri Branch Sengkang. Explain the management of financing in PT Bank Syariah Mandiri Branch Sengkang and how financing and financing can be managed to meet liquidity in PT Bank Syariah Mandiri Branch Sengkang.

## **LITERATURE REVIEW**

Islamic banks serve as financial institutions with the primary function of aggregating public funds, which are subsequently redistributed within the community. The processes involved in accumulating funds are termed as funding activities, while the allocation of these funds back to the public is referred to as financing or lending activities. In executing these pivotal functions, Islamic banks are obliged to adhere to established banking principles, with a primary emphasis on transactional regulations that align

with Islamic principles, governing both the collection and distribution of funds. (Muhamad, 2011)

Islamic banks are financial institutions that operate on the principle of equitable profit sharing, distinguishing them from conventional banks that rely on interest-based transactions. The foundation of Islamic banks lies in the development of their principles, operations, and products based on the values outlined in the Quran and the operational guidelines derived from the Hadith of Prophet Muhammad (SAW). According to Antonio and Perwataatmadja, there are two conceptualizations of Islamic banks: those that strictly adhere to Islamic Sharia principles and those that align their operational procedures with the provisions outlined in the Quran and Hadith. In essence, Islamic banks uphold a financial framework that is guided by Islamic principles and ethical considerations. (Alma and Priansa, 2014)

Islamic banks have to make a lot of modifications to each product they have. The modifications were made not to get out of what Islamic banks had aspired to since their inception. Islamic banks have had to change the portion of profit sharing to use more financing contracts with profit sharing schemes (profit and loss sharing), as inherent in Islamic banks as profit sharing banks. It is hoped that all parties will encourage the growth of Islamic banks so that they can support the pace of the economy in a country. There need to be regulations that can regulate that Islamic banks want to provide a large portion of financing with profit-sharing agreements. Financing products must be dominant and numerous, while non-profit sharing contracts are only a complement to the products owned by Islamic banks. (Trimulato, 2021)

The Wadi'ah Fund Collector is a contractual arrangement involving two parties: the owner of valuable goods and the custodian responsible for safeguarding those goods. This contract, known as "aqad" in Arabic, encompasses items of value or significance (Sjahdeini, 2015).

Under the Wadi'ah principle, fundraising products include:

a) *Wadi'ah Savings*: These are Islamic bank collection products that take the form of customer deposits, specifically in savings accounts, for security and ease of use. Examples include Wadi'ah demand deposits. However, these savings are less flexible compared to demand deposits, as customers cannot withdraw funds via checks. (Ascarya, 2013)

b) *Wadi'ah Current Account*: This type of account operates as a current account structured under a Wadi'ah contract. It represents a pure deposit that can be withdrawn at any time at the discretion of the owner. In the concept of "*wadi'ah yad al-dhamanah*," the party receiving the deposit is permitted to use or utilize the deposited money or goods (Karim, 2011).

Under the mudharabah principle, Islamic banks function as fund managers (mudharib), while customers assume the role of fund owners (shahib

al-maal). There is a cooperative agreement between the fund owner and the fund manager to undertake a joint business venture, wherein the fund owner is not allowed to interfere in the day-to-day business management. Profits generated are shared between the two parties based on a pre-agreed ratio (nisbah). Financial losses are borne by the fund owner, and the fund manager does not receive compensation for their work. This arrangement reflects the predetermined and agreed-upon sharing of profits and losses, emphasizing the risk-sharing aspect inherent in the *mudharabah* principle. (Muhamad, 2011) *Mudharabah* Savings is a fundraising product by Islamic banks that uses a *mudharabah muthlaqah* contract. The customer submits the management of *mudharabah* savings funds absolutely to the *mudharib* (Sharia bank), there are no limitations in terms of the type of investment, period, or business sector, and may not conflict with Islamic Sharia principles. (Ismail, 2011) *Mudharabah* deposits can only be disbursed by the agreed timeframe. Extended deposits, after maturity, will be required the same as new deposits, but if the contract has included an automatic extension then there is no need for a new contract. (Karim, 2011)

Financing is an asset of Islamic banks in channeling funds to parties other than banks based on Sharia principles. Distribution of funds in the form of financing is based on the trust given by the owner of the funds to the user of the funds. (Ismail, 2011) *Murabahah* financing is a sale and purchase contract for an item, at a price agreed upon between the seller and the buyer after the seller has previously stated the actual acquisition price of the item and the amount of profit he gets. (Rivai, 2008) Salam is applied in the form of short-term financing for agribusiness production or other types of industries. The type, type, size, quality, and quantity of agribusiness or other industrial products must be purchased clearly. The selling price agreed upon must be stated in the contract and may not change during the validity of the contract. If the product received is defective or not by the contract, the producer must be responsible for using, among other things, returning the funds he has received or replacing it with goods according to the order. (Djzuli and Janwari, 2002)

*Istishna'* is a sales contract between the buyer and the manufacturer of the goods. In this contract, the manufacturer of goods accepts orders from buyers. The goods maker then tries through other people to make or buy goods according to agreed specifications and sells them to the final buyer. Both parties agree on the price and payment system whether payment is made in advance, through installments, or deferred until sometime in the future. *Ijarah* is a contract for the transfer of usufructuary rights over goods or services, through the payment of rental wages, without being followed by the transfer of ownership of the goods themselves. (Antonio, 2011) Borrowing is giving

something lawful to other people to take advantage of without damaging the substance and taking the item that was borrowed earlier intact. This definition shows that lending and borrowing in Islam is only to take advantage of it, it is not permissible for other parties to lend to take advantage of the party who is lending. (Usanti and Shomad, 2013)

Liquidity management consists of two parts, namely: first, estimating the need for funds, which come from fundraising (deposit inflow) and channeling funds (fund outflow). The second part of liquidity management is how banks can meet their liquidity needs. Therefore, banks must be able to identify the characteristics of each bank product both in terms of assets and passives and the factors that influence it. From an asset standpoint, liquidity is the ability to convert all assets into cash, while from a liability standpoint, liquidity is a bank's ability to meet funding needs by increasing its liability portfolio. (Muhamad, 2011)

Financial management must be able to provide funds (cash funds) to pay obligations that are due in a timely manner. Then the financial manager is also required to manage the company's finances, so as to increase the company's profits from time to time. (Kasmir, 2010) The principles of fund management can be explained as follows:

- 1) Short-term funding needs should be met from short-term funding sources.
- 2) Long-term funding needs should be met from long-term funding sources.

The use of these principles is easy to understand, for example, the need for long-term capital if it is relied on from short-term funding sources, it is feared that banks will experience liquidity difficulties. Because when the debt (funds) must be repaid on time, the bank has not yet received the installments for repayment of these funds. By adhering to the principles of fund management, it is hoped that banks will not experience liquidity difficulties or excess funds. (Abdullah, 2005)

Liquidity management is one of those problems very complex, it concerns the issue of funds raised by banking from Third Party Funds (DPK) which is mostly its nature is short-term and coming unexpected. Problems liquidity must be experienced every day by the bank, fine conventional as well as Islamic where one of them is the position between DPK and Financing given) which is not every day balanced, i.e. greater DPK that comes from financing distributed, or vice versa. (Iswandi, 2020)

The bank's liquidity is influenced by external and internal factors. External factors are factors that can be controlled by the bank, while internal factors are generally those that can be controlled by the bank. External factors include economic and monetary conditions, depositor characteristics, money

market conditions, regulation, etc. Internal factors depend to a large extent on management's ability to control the bank's individual liquidity instruments. An example of this is the choice of strategies to implement asset/liability management. Economic conditions, the dynamics of conventional banking and the Islamic community's orientation towards Islamic banks have a major influence on the liquidity management strategy of Islamic banks. Liquidity management in Islamic banks or Islamic business units is part of asset-liability management, which generally aims to maintain the liquidity of an Islamic bank or Islamic business unit so that activities and operations continue and public confidence is maintained. Liquidity management consists of optimizing the use of funds so that there are no large unused funds and they are not trapped in liquidity difficulties. For this reason, the assessment of liquidity needs, which is determined by cash flow projections, is very important. (Ichsan, 2013)

## **METHOD**

The type of research used in this research is field research, carried out at Bank Syariah Mandiri Branch Sengkang. The source of data used in this research is primary data which is collected directly. Then, secondary sources that are relevant to the research. Data collection techniques used in this research are interviews, documentation, and literature that supports the research. The data analysis technique used in this research is descriptive qualitative. The data obtained from the interviews were well organized and then other sources were used to support the research results.

This research describes the management of funding products and financing products at the Bank Mandiri Syariah Branch Sengkang. As well as outlining the management of funding and financing in supporting liquidity fulfillment at Bank Syariah Mandiri Branch Sengkang.

## **RESULTS AND DISCUSSION**

### **Management of Funding Products (Funding) at PT Bank Syariah Mandiri Branch Sengkang**

Bank Syariah Mandiri Branch Sengkang provides several fundraising products, namely regular savings aimed at daily needs such as BSM savings and Simpatik savings. Second, term savings that aim to plan long-term needs such as Planned savings and BSM Investa Cendekia savings. Third, other fundraising savings such as My Savings, Maburr Savings, Maburr Junior Savings, BSM Dollar Savings, BSM Deposits, and BSM Giro. BSM Sengkang Branch has more savings, namely sympathetic savings because the administration costs are cheaper so these savings are used as financing. BSM Sengkang Branch stipulates sympathetic savings as savings for taking

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 mortgage financing because most customers who take financing rarely use it to save but only use it to pay installments (*Interview Customer Service*)

**Table 1**  
**Achievement of Savings Products in 2016-2017 at Bank Syariah Mandiri Branch Sengkang**

Delapan Pencapaian Produk Tabungan Periode Tahun 2016-2017														
di Bank Syariah Mandiri Cabang Sengkang														
Tabungan	Tahun 2016					total per produk	Tahun 2017					jumlah per produk		
	Nov/Des	Jan	Feb	Mar	Apr		Mei	Nov/Des	Jan	Feb	Mar		Apr	Mei
Simpanan	73	246.875.000	8.241.000	-	290.000	1.101.000.000	387.250.000	44	21.250.000	62.700.000	15.770.000	61.260.000	1.430.000	1.944.000.000
BSP	51	701.500.000	1.140.000	100.000	20.400.000	907.450.000	825.825.000	38	93.770.000	300.000	24.700.000	4.200.000	11.500.000	1.440.000.000
RAKOR	55	408.000.000	260.000.000	-	25.000.000	413.000.000	1.005.800.000	62	251.200.000	50.000.000	240.720.000	100.000.000	5.600.000	767.220.000
RAKOR 3%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PIBRI	33	744.870.000	2.600.000	-	20.000	1.240.000	1.011.200.000	15	160.000	80.000	40.000	40.000	20.000	240.000
BERKHAJAH	2	600.000	-	-	-	-	600.000	2	450.000.000	-	-	-	-	450.000
BERKHAJAH	1	50.000.000	-	-	-	-	50.000.000	-	-	-	-	-	-	-
BERKHAJAH	-	-	-	-	-	-	-	1	-	-	-	1.000.000	-	1.000.000
BERKHAJAH	-	-	-	-	-	-	-	24	400.000	600.000	600.000	250.000	50.000	2.000.000
Total	215	1.242.947.000	1.772.301.000	100.000	45.790.000	1.113.570.000	2.575.677.800	206	366.140.000	113.000.000	301.440.000	317.200.000	15.600.000	1.111.270.000

In fact, the development of BSM Branch Sengkang Branch products has experienced ups and downs due to competition with convention banks which have always been well-known, so the Sengkang branch of BSM often conducts car-free days to introduce BSM. To make the development of funding products at BSM Sengkang Branch increase, BSM Sengkang Branch manages fundraising products (funding) by conducting a car-free day, which means holding events on the sports field and distributing food so that people are tempted to come to the event. as well as distributing savings product brochures to promote it. (*Interview Irna fadilah, 2017*)

**Management of Financing Products (Financing) at PT Bank Syariah Mandiri Sengkang Branch**

Financing products provided at Bank Syariah Mandiri Branch Sengkang Implant financing, Micro Warung financing, Griya financing, Pawn financing, and Pension financing. The developments of BSM Sengkang Branch financing products, namely implant financing in 2017 experienced a slight decrease in disbursement compared to 2016, the causes of which included rates from competing banks experiencing promos, the development of microfinancing was also still stagnant in disbursement, the development of housing financing was basically still operational but Bank Syariah Mandiri Sengkang Branch is no longer focused on this financing and is no longer looking for files, the development of mortgage financing and pension financing is currently experiencing a significant increase. The developments in each of the above financing products can be concluded that the development of financing products at the Sengkang Branch of Mandiri Syariah Bank, namely implant, pension, and mortgage financing still dominates and promises to be quite competitive to date. (*Interview Asniadin Bahar, 2017*).

**Table 2**

**Financing Products at PT. Bank Syariah Mandiri Branch Sengkang**

<b>Product</b>	<b>Loan</b>	<b>Total</b>
Implan	280	Rp 33.560.561.286
Warung Mikro	117	Rp 14.060.123.100
Griya	-	-
Pensiun	123	Rp 14.778.751.614
Gadai	623	Rp 11.952.179.826,00
<b>Total</b>	<b>1143</b>	<b>Rp 74.441.615.826,00</b>

Source; Document of Bank Syariah Mandiri Brach Sengkang 2017

The purpose of financing in Islamic banks consists of three namely for consumer purposes, working capital needs, and investment needs. Consumptive needs are still dominant from financing provided by Islamic banks which is equal to 40.57 percent, while working capital is only 35.22 percent and investment of 24.21 percent. This is in line with the dominant financing agreement in Islamic banks still dominated by the NCC contract in this regard is a *murabaha* contract of 63.89 percent. Islamic banks must map the financing products they have the type of financing objective must be adjusted with their contract. If the goal is consumption, the right contract is NCC and if the financing aims for working capital and investment, the right contract is a NUC contract. Things need to be done so that Islamic banks can provide additional financing productively. Then to be able to improve several uses of NUC financing become a character as well as a differentiator with conventional products. If many Islamic banks are performing productive financing and implementing financing with a NUC then its presence will be more felt and useful for many people. (Mulato, 2019)

**Management of funding and financing to meet liquidity at PT. Bank Syariah Mandiri Sengkang Branch**

Bank Syariah Mandiri Branch Sengkang is currently not said to be liquid because the financing product is higher than the fundraising product, but until

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 now BSM is still able to fulfill its obligations. (Interview Branch Operation & Service Manager PT. Bank Syariah Mandiri Cabang Sengkang, 2017)

**Table 3**  
**Balance Sheet Report of Bank Syariah Mandiri Branch Sengkang**

		LAPORAN NERACA KCP SENGKANG												
		TAHUN 2016												
		2016	Januari	Februari	Maret	April	Mai	Juni	Juli	Agustus	September	Oktober	November	Desember
1. Pendanaan	Target Posisi	34.354	23.968	25.140	25.933	26.460	26.986	27.513	28.039	28.566	29.092	29.618	29.682	29.682
	Growth	-2.196	-1.006	-2.288	-137	805	75	3.268	-1.002	581	1.066	-812	-22.181	
	Realisasi Posisi	23.827	21.631	20.625	18.337	18.200	19.005	19.080	22.348	21.346	21.827	22.963	22.181	
	Gap	-2.723	-3.333	-4.803	-7.733	-7.455	-7.906	-5.165	-6.693	-6.639	-6.099	-6.511	-29.062	
	N/OA	4.762	4.860	4.920	5.026	5.061	5.124	4.526	4.562	4.621	4.726	4.835		
	% Pencapaian	88,82	86,09	72,94	70,18	71,83	70,70	82,23	76,13	76,76	79,04	76,24	0,00	
2. Pembayaran	Target Posisi	29.608	40.583	41.558	42.533	43.508	44.483	45.458	46.433	47.408	48.383	48.383	48.383	
	Growth	1.000	1.070	1.059	895	420	1.496	25	293	1.029	2.103	-1	-48.024	
	Out Standing	38.433	38.633	40.765	41.762	42.637	43.077	44.575	44.600	44.893	45.922	48.025	48.024	
	Gap	25	120	204	124	-431	92	-858	-1.540	-1.486	-358	-359	-48.383	
	Pencarian Baru	2.082	2.282	2.438	2.387	1.220	2.872							
	Run Off	1.052	1.522	1.379	1.492	790	1.374	25	293	1.029	2.103	1	48.024	
% Pencapaian	100,26	100,30	100,49	100,29	99,01	100,21	98,11	96,68	96,67	99,26	99,26	0,00		

The table above shows that when BSM Branch Sengkang experiences illiquid or short positions, BSM must fulfill its liquidity by transferring money to Bank Mandiri, BPD, BNI, or other banks with long positions, then other banks will provide as much cash as requested as long as the supply at the other bank is still there. (Interview Branch Operation & Service Manager PT. Bank Syariah Mandiri Cabang Sengkang, 2017)

The results of the interviews above, show that funding and financing products are not enough to meet liquidity, but Bank Syariah Mandiri Branch Sengkang also does this by cooperating with other banks, both conventional and sharia, to fulfill their liquidity. Islamic banks and conventional banks can work together because Islamic banks and conventional banks are under the auspices of BI (Bank Indonesia).

## CONCLUSION

Based on the results of research on the management of funding products and financing products in fulfilling liquidity at the Bank Syariah Mandiri Branch Sengkang conclusions can be drawn including: Bank Syariah Mandiri Sengkang Branch manages its fundraising products well, as seen from the many products that are useful for the community. Management of financing products at Bank Syariah Mandiri Sengkang Branch has also been good, it can be seen from each product that many customers take financing from both small and large entrepreneurs, farmers, and civil servants. Liquidity at Bank Syariah Mandiri Sengkang Branch can be said to be productive or fulfill its obligations promptly by limiting financing and also cooperating with other banks.

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