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MODEL OF PREDICTING FINANCING AMOUNTS THROUGH THIRD-PARTY FUNDS, LIABILITIES, AND EQUITY

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Abstract

The amount of financing is a means for banks to gain profits. However, financing cannot be done haphazardly because of the risk of financing problems. For this reason, special considerations are needed in determining the amount of financing at the bank. This research aims to analyze the model for determining the amount of financing through third party funds, liabilities and equity. This research is research using a quantitative paradigm with an associative approach to analyzing cause and effect relationships. Data analysis uses regression analysis, t test statistics, f test statistics and coefficient of determination. The results of the analysis show that third party funds have a positive and significant effect on the amount of financing with a coefficient of determination of 63.2%. Liabilities have a significant positive effect on the amount of financing with a coefficient of determination of 63.4%, while equity has a significant negative effect. With an accurate predictive model, bank management can develop more targeted financing strategies based on projections of available funds from third parties, liabilities, and equity, thereby optimizing resource allocation so that financing does not exceed the bank's liquidity capacity. The model results can provide insight into whether third parties or equity growth needs to be increased to encourage certain types of financing (e.g., MSME financing or mortgages).

Keywords: *Equity, Financing, Liabilities, Prediction Models, Third Party Funds*

1. Introduction

Banks are intermediary institutions that support the running of a country's economy (Wanniarachchige, 2017). Banks act as a link between parties who have excess

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funds and parties who need funds, where banks collect funds from parties who have excess funds and then distribute the funds to parties who need funds. This process, in addition to avoiding idle funds, also makes funds productive because it allows parties who need funds to obtain funds to make investments, which has an impact on the absorption of labor. Absorbed labor earns income, thereby increasing people's purchasing power. Increased purchasing power results in products produced by the economy being well absorbed so that the economy runs well (Vries, 2013). This description indicates the importance of the role of banking in a country's economy. The higher the financing that is distributed, the faster the wheels of the economy will turn, which ultimately creates prosperity for the community (Ayres, 2009).

The cycle occurs if the bank's duties run well. The bank is tasked with collecting funds from the public and channeling them back to the community in need to improve the welfare of the community (Dewatripont, 2010). Bank fundraising activities consist of three categories, namely first party funds, second party funds and thirdparty funds (Sartono, 2023). First party funds are funds from own capital sources originating from shareholders, such as paid-in capital and share premium. Second party funds are loan funds from external parties, such as call money, regular interbank loans, loans from non-bank financial institutions, and loans from Bank Indonesia.

The theory of modern financial intermediation is based on three main pillars, namely information issues, transaction costs, and regulatory factors (Gumanti, 2017). Gumanti further explains the third approach or pillar regarding the regulatory factors of money production and savings and funding in the macro economy (Afolabi, 2024). One of these regulations will affect the solvency and liquidity of financial institutions in this case banks. Bank liquidity management intersects with the bank's fund allocation management method, where there are two approaches, namely the pool of funds approach and the assets allocation approach. The pool of funds approach is allocating funds without considering the nature, term and price of the funds, while the assets allocation approach is placing funds by adjusting the nature, term and price of the funds (Dendawijaya, 2009). In the assets allocation approach, the third party funds consisting of savings, current accounts and deposits tend to be allocated to loans or financing, although some are allocated to primary reserves and secondary reserves. This indicates that third party funds have a positive effect on the amount of financing. This is in line with the results of Husnul Khotimah's research which states that third-party funds have a positive and significant effect on mudharabah financing (Khotimah, 2016). Khtimah's opinion is reinforced by the results of other studies which state that third-party funds have a significant effect on financing (Ryad & Yuliawati, 2017).

Liabilities are current debts or obligations of a company arising from past events (Najmudin, 2011). In banking, liabilities consist of funds sourced from second-party funds and third-party funds. Second-party funds are loan funds from external parties consisting

of Call money, regular interbank loans, loans from non-bank financial institutions, and loans from the central bank (BI). While third-party funds are savings funds from the community in the form of savings, current accounts, and deposits. Third-party funds have a positive effect on mudharabah financing (Kurniawan & Nurhidayah, 2020). Meanwhile, second-party funds based on the assets allocation approach are widely used for reserve funds, both primary reserves and secondary reserves, although some are used for credit distribution or financing such as loans from Bank Indonesia such as government financing programs (Dendawijaya, 2009). This is in line with the liability management theory which states that banks can manage their liabilities in such a way as to meet their liquidity, where the liquidity is used to: (1) meet withdrawals from customers; (2) meet the bank's obligations that are due; (3) fulfilling loan requests from customers/financing (Rivai et al 2007). Referring to this, second party funds support third party funds as a single liability unit, strengthening the positive influence on the amount of financing that can be distributed by the bank.

Equity is the residual right to the company's assets after deducting all liabilities (Najmudin, 2011). In banking, equity or bank capital based on its source of funds falls into the category of first-party funds. First-party funds are funds originating from equity originating from shareholders (Dendawijaya, 2009). Equity consists of paid-in capital, share premiums, reserves, and retained earnings (Dutescu, 2019). Equity is used more for the purchase of fixed assets and risk buffers and to finance daily operations as working capital, the remainder is allocated for providing loans or financing (Nwankwo & Osho, 2010). In addition, most of the bank's funds come from second-party funds and third-party funds, while sources of capital or equity only account for 10% of the bank's total sources of funds (Riyadi, 2006). Thus, equity has a positive effect on the amount of financing disbursed. This is in line with the results of research which states that equity has a positive effect on musyarakah financing at Bank Mega Syariah (Budianto et al, 2023).

The theories above explain how the relationship between third party funds, liabilities, and equity to the amount of financing all have a positive effect. On the other hand, there are factual data that are not in line with the theory. The following are factual data regarding third party funds, liabilities and equity and the amount of financing.

Table 1. Development of Third Party Funds, Liabilities, Equity and Financing at Bank Muamalat Indonesia Tbk.

Period	Third-party funds	Liabilities	Equity	Financing
2017	48,687,000,000	56,151,553,000	5,545,000,000	41,288,000,000
2018	45,305,000,000	53,306,000,000	3,922,000,000	33,566,000,000
2019	40,357,000,000	46,618,000,000	3,937,000,000	29,867,000,000
2020	41,425,000,000	47,275,000,000	3,967,000,000	29,077,000,000
2021	46,871,000,000	54,913,000,000	3,986,000,000	18,041,000,000

2022	46,143,000,000	56,162,000,000	5,202,000,000	18,821,000,000

Based on table 1, it can be seen that in the 2021 period, third party funds increased from 41 trillion to 46 trillion, while financing actually decreased from 29 trillion to 18 trillion. This is not in accordance with the theory or ideal conditions where when third party funds increase, ideally the amount of financing also increases. Liabilities in the 2020 period, liabilities increased from 46 trillion to 47 trillion while financing actually decreased from 29.86 trillion to 29.07 trillion. This is not in accordance with the theory or ideal conditions where when liabilities increase, ideally financing increases. Equity in the 2019 period, equity increased from 3.92 trillion to 3.93 trillion while financing decreased from 33 trillion to 29 trillion. This is in accordance with the ideal conditions where when equity increases, ideally the amount of financing also increases.

Based on the description of the background of the problem above, it can be concludeddraw some basic problems as follows; (1) third party funds have a positive effect on the amount of financing, (2) liabilities have a positive effect on the amount of financing, (3) equity has a positive effect on the amount of financing; (4) there are conditions that do not match between ideal conditions and factual data. Thus this study aims to analyze the effect of third party funds, liabilities and equity on the amount of financing, as well as analyze the best prediction model for the amount of financing through third party funds, liabilities and equity.

2. Literature Review

Financing is a core activity of banking that reflects the intermediary function between parties that have funds (surplus units) and parties that need funds (deficit units) (Rejekiningsih, 2022). In order to channel financing optimally, banks must consider the available funding capacity. Third-party funds as the main component of the total funds managed by banks, play a dominant role in financing activities. In financial literature, there is evidence that an increase in Third-party funds is directly proportional to an increase in the amount of financing (Hasibuan, 2017). Therefore, financing predictions based on Third-party funds are an important approach in bank financial planning.

In addition to TFD, the liability structure also contributes to a bank's financing capacity. Liabilities reflect external funding sources other than TFD, such as interbank loans or long-term bonds. The ratio between liabilities and financing indicates the level of leverage used by the bank, which can affect financing risk and performance. According to research by Widyastuti & Armanto (2020), a healthy liability structure can increase flexibility in financing, but if it is too high, it can burden liquidity and reduce the ability to channel financing efficiently.

Meanwhile, equity reflects the bank's internal strength in bearing financing risks (Afroj, 2022). Within the framework of capital theory, equity serves as a buffer against losses not covered by other assets. Strong capital enables banks to expand financing

without overly relying on external sources. Several studies indicate that high capital strengthens investor confidence and drives financing growth, particularly during periods of economic uncertainty (Berger & Bouwman, 2013). Therefore, in a financing prediction model, equity is an important variable that should not be overlooked.

Based on the above discussion, a conceptual framework can be developed that positions the amount of financing as a dependent variable influenced by three main independent variables: third-party funds, liabilities, and equity. The causal relationship between these three independent variables and financing can be modeled quantitatively through multiple linear regression or other predictive approaches. This modeling will provide an overview of the extent to which the bank's funding structure can explain variations in financing distribution, as well as serve as a basis for strategic and managerial decision-making in the banking sector.

2.1 The relationship between third party funds and financing

Third party funds are a source of bank funds originating from the community collected through savings, current accounts, and deposits (Kustina et al, 2019). Bank fund management with the assets allocation approach guides banks in managing their funds by adjusting the use of funds with the source of funds in terms of nature, time period, and price level (Edem, 2017). The asset allocation approach shows that third party funds are widely used or allocated, one of which is for financing. Thus, the higher the third party funds collected, the higher the financing distributed. This is in line with the results of research conducted by Khotimah in 2016 which stated that third party funds have a positive and significant effect on mudharabah financing. Therefore, the author formulates the following hypothesis:

H1: Third party funds have a positive and significant effect on the amount of financing.

2.2 Relationship between liabilities and the amount of financing

Liabilities are sources of bank funds derived from second party funds and third party funds (Sondakh et al, 2021). Third party funds refer to fund management based on the assets allocation approach which requires banks to allocate the funds they collect based on the suitability of the nature, term and price level of the funds. The asset allocation approach shows that third party funds are widely used or allocated, one of which is for financing (Azwari et al, 2022). This indicates that while third party funds consist of loans from external parties in the form of loans from other banks, securities issued, loans from Bank Indonesia. Liabilities consisting of second party funds and third party funds are certainly greater than third party funds alone, where third party funds are suspected of having a positive influence on the amount of financing, especially with liabilities (Steinitz, 2010). Thus, the following hypothesis can be formulated:

H2: liabilities have a positive and significant effect on the amount of financing.

2.3 Relationship between equity and amount of financing

Equity is a source of first party funds of the bank consisting of paid-in capital, share premium, reserves and retained earnings (Biondi & Graeff, 2017). The use of equity based on the assets allocation approach is mostly allocated to fixed assets and securities and loans or financing. Thus, the higher the equity, the higher the amount of financing. The relationship between equity and the amount of financing is fundamental in financial management. Equity represents the owner's capital or net worth in a business, and it plays a significant role in determining how much financing a company can secure (Nukala et al, 2021). Generally, a higher equity base reflects financial stability and reduces the risk for lenders, making it easier for a business to obtain external financing such as loans or investment. Conversely, if a company has low equity, it may struggle to attract financing because it appears riskier to creditors. Therefore, equity serves as a cushion that supports and influences the amount and terms of financing a business can access.

H3: equity has a positive effect on the amount of financing.

3. Research Methods

This research is a research with a quantitative paradigm, namely research conducted by discussing business research through empirical assessments using numerical measurements and statistical analysis (Zikmund in Sugiarto, 2017). This is in line with Echdar's opinion in 2017 which states that quantitative research is research that uses quantitative data, namely data in the form of numbers or data that is numeric. Quantitative research is research based on positivist philosophy that emphasizes testing theories through measuring research variables with numbers and analyzing data with statistics. used in certain populations or samples. The data collection technique used is documentation, where data is taken from documents that are relevant to the variables studied. The documents used are in the form of annual financial reports of PT Bank Muamalat Indonesia Tbk. Meanwhile, based on the level of explanation, this research is a type of associative research, namely research that aims to determine the relationship between two or more variables (Echdar, 2017). The objects of this research are Third Party Funds, Financing, Liabilities, Equity and Net Profit at PT Bank Muamalat Indonesia Tbk. The data used is quantitative data in the form of a certain amount in rupiah units with a ratio measurement scale, secondary data in the form of data taken from financial report documents available on the official website of PT Bank Muamalat Indonesia Tbk, and time series data where there is data in the form of a time series or financial report period from 2008 - 2022. The population of this study is PT Bank Muamalat Indonesia Tbk from its inception to 2022. The sampling technique used is purposive sampling with the criteria of the Annual Report for which data on the variables studied is available. The data analysis technique used was non-linear regression analysis, significance testing using t-test statistics and f-test statistics, then testing the coefficient of determination.

4. Results and Discussion

4.1 Result

4.1.1 Prediction Model of Financing Amount Through Third Party Funds

Table 2. Model, R Square, F, significance and Std Error

Model	R Square	F	Sig.	Std. Error of the Estimate
Linear	0.553	16,112	0.001	8041564825
Logarithmetic	0.564	16,813	0.001	7946497168
Quadratic	0.567	7,852	0.007	8243498840
Exponential	0.632	22,373	0,000	0.302

Source: SPSS Version 23 output, Data processed

Based on the SPSS program output, it can be seen in the R Square table that the largest is the exponential model of 0.632, which means that 63.2% of the variation in the value of the Financing variable can be explained by the Third Party Funds variable. This also indicates that the model is suitable for the data of 63.2%. The standard error produced by the exponential model is also quite small, which is 0.302. Thus, the ideal model to use is the exponential model.

Table 3. Exponential Regression Test Results

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Third-party funds	2,848E-11	,000	,795	.	.
(Constant)	9130138031,279	2141542239,255		4,263	,001

Source: Results *SPSS Version 23 output*

In the table, the constant is 9130138031.27 and b is 2.848E-11. Thus, the equation obtained is, $Y = 9.130.138.031,27E^{0,00000000002848X}$. The constant of 9,130,138,031.27 means that if the third party funds are worth 0, then the financing issued will reach Rp 9,130,138,031.27. Meanwhile, the coefficient value of 0.00000000002848 means that every increase in third party funds of Rp 1 rupiah will cause an increase in the amount of financing following an exponential pattern with a power of 0.00000000002848.

To test whether the coefficient of variable X has a significant influence on variable Y, a significance test is carried out using the t-test statistic. The test criteria used are if t-count > t-table, then accept Ha reject Ho. T-count obtained a value of 4.263 while t-table obtained a number of 2.160 thus 4.263 > 2.160, so the decision taken is to accept Ha and reject Ho which means Third Party Funds significantly affect Financing.

To test whether the resulting model has the reliability to be used as a prediction tool, a model accuracy test is carried out using the f test statistic. The test criteria used are if the f-count value > f-table, then accept Ha reject Ho. Referring to the data in table 3, the f-count value obtained is 22.373, while the f-table obtained is 3.59 which means 22.373 >

3.59, then the decision taken is to accept Ha and reject Ho, namely the significant model estimates the value of Y, this means that the resulting estimation model can be used as a prediction tool for the amount of financing through Third Party Funds. Thus the prediction model for the Amount of Financing through Third Party Funds is: $Y = 9.130138.031,27E^{0,000000000002848X}$

4.1.2 Prediction Model of Financing Amount through Liabilities

Table 4. Regression Model, R Square, F, Significance and Std Error

Model	R Square	F	Sig.	Std. Error of the Estimate
Linear	0.557	16,344	0.001	8,009,644,656
Logarithmic	0.569	17,162	0.001	7,900,408,431
Quadratic	0.574	8,094	0.006	8.172.302.226
Exponential	0.634	22,535	0,000	0.301

Source: SPSS Version 23 output, Data processed

Based on the SPSS program output, it can be seen in the largest R Square table is the exponential model of 0.634, which means that 63.4% of the variation in the value of the Financing variable can be explained by the Liability variable. This also indicates that the model is suitable for the data of 63.4%. The standard error produced by the exponential model is also quite small, which is 0.301. Thus, the ideal model to use is the exponential model.

Table 5. Exponential Regression Test Results

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
Liabilities	2,388E-11	,000	,796	.	.
(Constant)	9262368672,383	2138598546,172		4,331	,001

Source: Results*SPSS Version 23 output*

In the table, the constant is 9262368672.383 and b is 2.388E-11. Thus, the equation obtained is, $Y = 9.262.368.672,3837E^{0,000000000002388X}$. The constant of 9,262,368,672.383 means that if the third party funds are worth 0, then the financing issued will reach Rp 9,262,368,672.383. Meanwhile, the coefficient value of 0.00000000002388 means that every increase in Liabilities of Rp 1 rupiah will cause an increase in the amount of financing following an exponential pattern with a power of 0.00000000002388.

To test whether the coefficient of the Liability variable (X) has a significant influence on the Financing variable (Y), a significance test is carried out using the t-test statistic. The test criteria used are if the t-count value > t-table, then accept Ha and reject Ho. Referring to the data in table 6, the t-count value is 4.331 and the t-table is 2.160, which

means 4.331 < 2.160, then the decision taken is to accept Ha and reject Ho, which means that Liabilities significantly affect Financing.

To test whether the resulting model has the reliability to be used as a prediction tool, a model accuracy test is carried out using the f test statistic. The test criteria used are if the f-count value > f-table, then accept Ha and reject Ho. Referring to the data in table 5, the f-count value obtained is 22.535, while the f-table obtained is 3.59 so that 22.535 > 3.59, then the decision taken is to accept Ha and reject Ho which means that the resulting estimation model significantly estimates the value of Y so that it can be used as a prediction tool for the amount of financing through liabilities. Thus the prediction model for the Amount of Financing through Liabilities is: $Y = 9.262.368.672.383,27E^{0,000000000002388X}$.

4.1.3 Model Predicting the Amount of Financing Through Equity

Table 6. Regression Model, R Square, F, Significance and Std Error

Model	R Square	F	Sig.	Std. Error of the Estimate
Linear	0.327	6,305	0.026	9874976727
Logarithmetic	0.437	10,102	0.007	9027163662
Quadratic	0.513	6,325	0.013	8739192757
Exponential	0.397	8,557	0.012	0.386

Source: SPSS output Version, Data processed

Based on the SPSS program output, it can be seen in the largest R Square table is the quadratic model of 0.513, which means that 51.3% of the variation in the value of the Financing variable can be explained by the Equity variable. This also indicates that the model is suitable for the data of 51.3%. The standard error produced by the exponential model is also quite small, namely 8739192757. Thus, the ideal model to use is the quadratic model.

Table 7. Results of Quadratic Regression Test

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Equity	19,841	7,219	2,368	2,748	,018
Equity ** 2	-2.456E-9	,000	-1,848	.	.
(Constant)	-5598179704,958	10509945985,074		-,533	,604

Source: Results*SPSS Version 23 output*

The table shows a constant of 5,598,179,704.958 and b1 of 19.841 and b2 of -2.456E-9. Thus the equation obtained is, $Y = 5.598.179.704,958 + 19,841 - 0,000000002456X^2$. The constant of 5,598,179,704.958 means that if equity is 0, then the financing issued will reach Rp 5,598,179,724.8. Meanwhile, the coefficient value of -0.00000000002456 means that every increase in equity of Rp 1 rupiah will cause a decrease in the amount of financing

following a quadratic pattern. To test whether the coefficient of the Equity variable (X) has a significant influence on the Amount of Financing variable (Y), a significance test is carried out using the t-test statistic. The test criteria used are if the value of -t-count < -t-table, then accept Ha reject Ho. Referring to the data in table 8, the value of t-count is -0.533 and t-table is 2.160, which means -0.533>-2.160, then the decision taken is to accept Ho and reject Ha which means that Equity does not significantly affect Financing.

To test whether the resulting model has the reliability to be used as a prediction tool, a model accuracy test is carried out using the f test statistic. The test criteria used are if the f-count value > f-table, then accept Ha reject Ho. Referring to the data in table 7, the f-count value obtained is 6.324, while the f-table is 3.59 which means 6.324 > 3.59, then the decision taken is to accept Ha and reject Ho which means that the resulting estimation model is significant in estimating the value of Y so that it can be used as a prediction tool for the amount of financing through Equity. Prediction model for the Amount of Financing through Equity, namely: $Y = 5.598.179.704{,}958 + 19{,}841 - 0{,}000000002456^2$

4.2 Discussion

This section will explain the results of data analysis regarding the influence and prediction models that can be used as tools to determine the amount of financing at PT Bank Muamalat Indonesia Tbk.

4.2.1 Prediction Model of the Amount of Financing Through Third Party Funds

The results of the analysis show that third-party funds have a significant positive effect on the amount of financing. This answers that the formulated hypothesis is accepted. This condition is in accordance with the results of research conducted by Kurniawan and Nurhidayah in 2020 which stated that third-party funds have a positive effect on mudharabah financing. In addition, referring to the assets allocation approach method of third-party funds consisting of current accounts, savings and deposits, the allocation of funds obtained from collecting funds is adjusted to their sources in terms of nature, term and price level of funds. Current accounts are prioritized for primary reserves and secondary reserves, savings can be used for interbank investment or Interbank Money Market, while deposits are used to be distributed as credit or financing (Riyadi, 2006). The prediction model for the amount of financing through third-party funds obtained is an exponential model as follows $Y = 9.130.138.031{,}27E^{0{,}000000002848X}$. The exponential model is significant to be used as a prediction tool for the amount of financing using third party funds. The non-linear regression coefficient of the third party fund variable significantly affects the value of the amount of financing. The resulting model has a match with the data of 63.2%.

4.2.2 Prediction Model of Financing Amount Through Liabilities

The results of the analysis show that liabilities have a significant positive effect on the amount of financing. This answers that the formulated hypothesis is accepted.

Liabilities consist of second party funds and third party funds. The composition in terms of the amount makes the positive effect on the amount of financing stronger, because there is an additional portion for channeling funds through financing. Where second party funds consist of Call money, regular interbank loans, loans from non-bank financial institutions, and loans from the central bank (BI). Referring to the assets allocation approach method of third party funds consisting of current accounts, savings and deposits, the allocation of funds obtained from collecting funds is adjusted to its source in terms of nature, term and price level of funds. Current accounts are prioritized for primary reserves and secondary reserves, savings can be used for interbank investment or Interbank Money Market, while deposits are used to be distributed as credit or financing (Riyadi, 2006). While second party funds where one of the allocations is for financing, the effect of liabilities on the amount of financing is getting stronger. The prediction model for the amount of financing through the liabilities obtained is the following exponential model $Y = 9.262.368.672,3837E^{0,000000000002388X}$. The exponential model is significant to be used as a prediction tool for the amount of financing using liabilities. The non-linear regression coefficient of the liability variable significantly affects the value of the amount of financing. The resulting model has a match with the data of 63.4%.

4.2.3 Prediction Model of Financing Amount Through Equity

The results of the analysis show that equity has a negative and insignificant effect on the amount of financing. This answers that the formulated hypothesis is rejected. This condition could be because equity is used more for purchasing fixed assets and risk buffers and financing daily operations as working capital, the rest is allocated for providing loans or financing. In addition, most of the bank's funds come from second-party funds and third-party funds, while sources of capital or equity only account for 10% of the total sources of bank funds (Riyadi, 2006). This is in accordance with the results of research which states that capital adequacy does not have a significant effect on mudharabah financing (Adni et al, 2022). The prediction model for the amount of financing through equity obtained is an exponential model $Y = 5.598.179.704,958 + 19,841 - 0,000000002456^2$. The exponential model is significant to be used as a prediction tool for the amount of financing using equity, but the non-linear regression coefficient of the equity variable does not significantly affect the value of the amount of financing. The resulting model has a match with the data of 51.3%.

5. Conclusions

Based on the results of the analysis of Third Party Fund data, it has a positive and significant effect on the amount of financing at PT Bank Muamalat Indonesia Tbk with a prediction model forming an exponential model.as follows $Y = 9.130.138.031,27E^{0,000000000002848X}$ with a coefficient of determination of 63.2%. Liabilities have a positive and significant effect on the amount of financing at PT Bank Muamalat Indonesia Tbk with the prediction

model forming an exponential model as follows. $Y = 9.262.368.672,3837E^{0,000000000002388X}$ with a coefficient of determination of 63.4%. Equity has a negative and significant effect on the amount of financing at PT Bank Muamalat Indonesia Tbk with the prediction model forming a quadratic model as follows. $Y = 5.598.179.704,958 + 19,841 - 0,000000002456^2$ with a coefficient of determination of 51.3%. The prediction model obtained is a non-linear regression prediction model, namely exponential and quadratic. This makes PT Bank Muamalat Indonesia Tbk advised not to use a linear regression model even though it can do so because the prediction accuracy is inferior to the non-linear regression model that has been produced. Specifically to predict the amount of financing using equity, the model can be used but the level of significance is low, therefore if PT Bank Muamalat Indonesia Tbk wants to predict how much financing must be achieved, it is better to use third party funds and liabilities as predictors.

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