

Analisis pengaruh kinerja keuangan terhadap kinerja sosial Bank Umum Syariah di Indonesia tahun 2006- 2010 = Analyzing the influence of financial performance toward social performance of Islamic Banks in Indonesia 2006-2010

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Abstrak

Penelitian ini bertujuan untuk memberikan gambaran kinerja keuangan dan juga kinerja sosial Bank Umum Syariah di Indonesia selama periode 2006-2010. Hal ini dilandasi pemahaman bahwa tujuan dari bank syariah seharusnya bukan hanya motif keuntungan semata, akan tetapi bagaimana kontribusi bank syariah terhadap masyarakat khususnya umat islam. Kinerja Keuangan diukur dengan variabel Size, Return on Asset dan Leverage. Sementara kinerja sosial diukur melalui Mudharabah Musyarakah Ratio (MMR) dan Qordh Ratio (QR). Secara bersamaan ketiga variabel independen berpengaruh terhadap MMR dan QR. Sedangkan secara parsial untuk model 1 yaitu pengaruh Size, Return on Asset dan Leverage terhadap Mudharabah Musyarakah Ratio (MMR), hanya dua variabel independen yang signifikan berpengaruh terhadap variabel dependennya yaitu Size dan ROA. Size berpengaruh positif terhadap Mudharabah Musyarakah Ratio, sementara ROA berpengaruh negatif terhadap Mudharabah Musyarakah Ratio. Untuk model 2 yaitu pengaruh Size, Return on Asset dan Leverage terhadap Qordh Ratio (QR), hasilnya ketiga variabel independen berpengaruh signifikan terhadap variabel dependennya yaitu QR. Size berpengaruh positif terhadap Qordh Ratio, sementara ROA dan Leverage berpengaruh negatif terhadap Qodh Ratio. Hubungan negatif antara ROA terhadap MMR dan QR menunjukkan bahwa bank syariah di Indonesia belum memprioritaskan kinerja sosialnya.

This research aims at analyzing association between financial performance and social performance of Islamic Banks in Indonesia 2006-2010. The main argument focuses on the fact that Islamic banks should not be separated from social responsibilities. This could facilitate the survival of Islamic banks globally. A successful Islamic bank implies that sosial performance and financial performance are interrelated with each other. Financial performance is measured by Size, Return on Asset dan Leverage. While Social Performance is measured by Mudharabah Musyarakah Ratio (MMR) dan Qordh Ratio (QR). Multiple Regression is used to test empirically whether the social performance is highly affected by the factors identified earlier. The empirical evidences states that simoultaneously there are significant influence of Size, Return on Asset dan Leverage over MMR and QR. While partially, there are only Size and ROA have significant influence over MMR . Size positively associated to MMR, while ROA negatively associated to MMR. The second model, shows that all of independen variabel are highly associated with QR. Size positively associated to Qordh Ratio, while ROA and Leverage negatively associated to Qodh Ratio. The negative correlation between ROA toward MMR and QR indicates that islamic banks in Indonesia have not prioritized their social performance.