

Faktor faktor yang mempengaruhi profitabilitas perbankan syariah di Indonesia: studi empiris pada bank umum syariah di Indonesia tahun 2004 2014 = Analysis of profitability determinant Islamic bank in Indonesia: study case Islamic bank in the 2004-2014

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Abstrak

[Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi kinerja keuangan perbankan syariah di Indonesia yaitu ROA dan ROE yang dilihat dari; karakteristik bank dan kondisi makroekonomi. Analisis dalam penelitian ini bersifat kuantitatif dan kualitatif serta menggunakan data dari 3 bank Islam yang terdapat di Indonesia dengan periode 2004-2014. Analisis kuantitatif dilakukan dengan metode Generalised Least Square (GLS) serta fixed effect dan random effect. Analisis kualitatif yang dilakukan adalah untuk mendapatkan deskripsi tentang keterkaitan antara variabel yang di uji berdasarkan model yang ada. Hasil penelitian ini menunjukkan bahwa kinerja keuangan bank syariah yang dilihat dari ROA dan ROE dipengaruhi oleh karakteristik bank,dan kondisi makroekonomi yaitu equity to assets ratio, deposit & short term funding to asset ratio, Loan to Asset Ratio, Liabilities to Asset Ratio, Cost of Efficiency, PDB dan inflasi, ROA hanya di pengaruhi oleh variabel EAR, COE dan Inflasi sedangkan ROE di pengaruhi oleh Variabel COE, PDB dan Inflasi.

.....This aim of this research is to analyze the profitability determinant of Islamic banks which can be seen from variable, such as; bank characteristic and macroeconomic condition. Quantitative and qualitative are used in this study, by using data from 3 Islamic bank in Indonesia in the 2004-2014. Quantitative analysis is generated through panel data regression model with Generalized Least Square (GLS) also fixed effect well as random effect and also common effect Model based on Hausman test. Qualitative analysis is used to capture description of the relationship between variables exist in the model. The result shows that; bank characteristics that appear equity to assets ratio, Cost of Efficiency and macroeconomic that appear inflation have significant effect to ROA, while ROE is only influenced by Cost of Efficiency, GDP and Inflation., This aim of this research is to analyze the profitability determinant of Islamic banks which can be seen from variable, such as; bank characteristic and macroeconomic condition. Quantitative and qualitative are used in this study, by using data from 3 Islamic bank in Indonesia in the 2004-2014. Quantitative analysis is generated through panel data regression model with Generalized Least Square (GLS) also fixed effect well as random effect and also common effect Model based on Hausman test. Qualitative analysis is used to capture description of the relationship between variables exist in the model. The result shows that; bank characteristics that appear equity to assets ratio, Cost of Efficiency and macroeconomic that appear inflation have significant effect to ROA, while ROE is only influenced by Cost of Efficiency, GDP and Inflation.]