

Pertumbuhan Perbankan syariah di Indonesia : analisis statistik Perbankan syariah di Indonesia

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Abstrak

This paper aims to determine the growth of Islamic banking in Indonesia, especially to find out the statistical analysis of Islamic banks in Indonesia. This paper uses descriptive analyzes. In January 2012, (based on statistical data published by Bank Indonesia), Islamic banks have reached 35 units, comprising 11 syariah commercial bank and 24 syariah business units. In the same period, the number of Islamic banking finance for people has reached 155 units. The development of Islamic banking assets also increased to 117.72% in the period 2009-2012 (January). However, if it is compared to the assets of conventional banks, Islamic bank assets amounted to 4%. A large part of a fund (DPK) and financing is 121.9% and 116.89%. Seen of the ratio (FDR) Islamic banks have 87.27% was spun in the community which, then, can foster economic dynamism. It is also important to note that, although financing channeled almost all deposits, the failure rate of pay or listed on non-performing financing (NPF) is the average of 2.68%. Effort to develop Islamic banking in Indonesia are required for the implementation of a SWOT analysis on the growth of Islamic banking in Indonesia. In addition, the implementation of Islamic banking intermediation for the productive sector, developing and enriching a more targeted products, increasing synergy with a main banks by developing institutional infrastructure of Islamic finance, improving education and communication with a focus on parity and distinctiveness, increasing good governance and risk management, and strengthening the surveillance system.