

Pengaruh sinergi transaksional Badan Usaha Milik Negara terhadap kinerja pembiayaan bank umum syariah perusahaan anak Badan Usaha Milik Negara = Transactional synergy effect of State Owned Enterprises on the financing performance of Islamic Bank subsidiary state owned enterprises / Herudi Kandau Nugroho

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Abstrak

ABSTRAK

Dalam rangka mendukung akselerasi pertumbuhan dan cross selling transaction serta memperkuat posisi BUMN dalam menghadapi persaingan bebas dan era globalisasi, diperlukan sinergi BUMN di segala lini. Salah satu bentuk sinergi tersebut adalah sinergi transaksional dimana sumber pembiayaannya berasal dari bank umum syariah perusahaan anak BUMN. Berdasarkan hasil penelitian, disimpulkan bahwa frekuensi dan nilai transaksi sinergi BUMN berpengaruh signifikan secara bersama-sama terhadap Financing to Debt Ratio FDR dan Non Performing Financing NPF bank umum syariah perusahaan anak BUMN. Secara parsial, dari sisi pengaruhnya terhadap FDR: semakin banyak number of account sinergi transaksional BUMN, semakin tinggi FDR bank umum syariah perusahaan anak BUMN. Semakin besar nilai sinergi transaksional BUMN, semakin rendah FDR bank umum syariah perusahaan anak BUMN. Secara parsial, dari sisi pengaruhnya terhadap NPF: semakin banyak number of account sinergi transaksional BUMN, semakin tinggi NPF bank umum syariah perusahaan anak BUMN. Semakin besar nilai sinergi transaksional BUMN, semakin tinggi NPF bank umum syariah perusahaan anak BUMN. Dalam pelaksanaan sinergi transaksional tersebut, PT BNI S berada pada batas efisiensi, sedangkan PT BSM dan PT BRIS tidak efisien.

ABSTRACT

In order to support accelerated growth and cross selling transaction as well as strengthening the position of state owned enterprises to face free competition and globalization, synergy in all of the lines business are needed. One of them is the transactional synergy where the source of financing came from Islamic commercial bank subsidiaries of SOEs. The research concluded that both frequency and value of transactions are significantly influence Financing to Debt Ratio FDR and Non Performing Financing NPF Islamic commercial bank subsidiaries of SOEs. Partially, from the side of its influence on FDR the more number of synergy transactional accounts of SOE, the higher FDR Islamic commercial bank subsidiaries of SOEs. The larger the value of synergy transactional SOEs, the lower the FDR Islamic commercial bank subsidiaries of SOEs. Partially, from the side of its effects on the NPF the more number of synergy transactional accounts of SOEs, the higher NPF Islamic commercial bank subsidiaries of SOEs. The larger the value of synergy transactional SOEs, the higher NPF Islamic commercial bank subsidiaries of SOEs. In the implementation of synergy transactional , PT BNI S is at level of efficiency, while PT BSM and PT BRIS are not.