

Model Bisnis dan Risiko Bank pada Bank Syariah di Indonesia = Business Model and Bank Risk In Indonesian Islamic Bank

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Abstrak

Penelitian ini bertujuan untuk menganalisis hubungan model bisnis terhadap risiko bank pada bank syariah di Indonesia. Risiko bank direpresentasikan dengan Z-score, sedangkan model bisnis direpresentasikan ke dalam dua hal, yaitu porsi fee based income pada struktur pendapatan dan porsi non deposit funding pada struktur pendanaan. Penelitian ini dianalisis melalui data panel yang mengobservasi 33 data bank syariah di Indonesia pada tahun 2005 hingga tahun 2015. Hasil dari penelitian ini menyimpulkan bahwa pada keseluruhan data besarnya porsi fee based income berpengaruh terhadap risiko bank, sedangkan untuk besarnya porsi non deposit funding tidak berpengaruh terhadap risiko bank. Kemudian, guna kepentingan robustness, peneliti melakukan regresi antar variabel dengan mengkategorikan bank syariah menjadi bank syariah besar dan bank syariah kecil. Pada kategori bank besar, hasil penelitian baik fee based income dan non deposit funding tidak berpengaruh terhadap risiko bank sedangkan untuk bank berkategori kecil, besarnya porsi fee based income memiliki pengaruh terhadap risiko bank, sedangkan untuk besarnya porsi non deposit funding tidak memiliki pengaruh terhadap risiko bank.

.....This study aimed to analyze the relationship between business model of bank 39 s risk in Islamic banks in Indonesia. Bank risk is represented by Z score, while business model is represented in two ways, namely the portion of fee based income in income structure and the portion of non deposit funding in funding structure. This study analyzed panel data observed through the data 33 Islamic banks in Indonesia in 2005 to 2015. The results of this study concluded that the overall size of data portion of fee based income effect on the risk of bank, while the magnitude of portion of non deposit funding is not effect on bank 39 s risk. Then, for robustness checks, We conducted a regression between variables to categorize Islamic banks into large and small Islamic banks. In the category of large banks, both fee based income and non deposit funding did not affect bank rsquo s risk, while for banks categorized as small, the magnitude of portion of fee based income has an influence on risk of bank, while the magnitude of portion of non deposit funding has no effect the bank 39's risk.