

# Analisis Pengaruh Outreach dan Status Kesyariahan terhadap Kinerja Keuangan Lembaga Keuangan Mikro pada Negara Muslim di Asia = Analysis of The Effect of Outreach and Sharia Status on The Financial Performance of Microfinance Institutions in Muslim Countries in Asia

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## Abstrak

Penelitian ini bertujuan untuk meneliti dampak outreach terhadap kinerja keuangan dari Lembaga Keuangan Mikro. Penelitian ini juga mengkaji tentang bagaimana kinerja keuangan Lembaga Keuangan Mikro Islam jika dibandingkan dengan Lembaga Keuangan Mikro Konvensional. Penelitian ini dilakukan dengan metode Random Effect Model (REM) dengan data sekunder dari The MIX Market. Penelitian ini meneliti Lembaga Keuangan Mikro yang berada di negara muslim di kawasan Asia Tengah, Timur Tengah, Asia Selatan, dan Asia Tenggara periode 2010-2018. Hasil dari penelitian ini adalah ditemukannya trade-off antara depth of outreach dengan Return on Asset dan Operational Self-Sufficiency dari Lembaga Keuangan Mikro, namun breadth of outreach berhubungan positif dengan Return on Asset dan Operational Self-Sufficiency.

Sementara itu, Lembaga Keuangan Mikro cenderung menaikkan tingkat bunga pinjaman kepada peminjam yang lebih miskin. Penelitian ini tidak menemukan bukti kuat atas perbedaan kinerja keuangan antara Lembaga Keuangan Mikro Islam dan Lembaga Keuangan Mikro Konvensional. Hasil penelitian ini menyarankan agar semua pihak dapat mendukung Lembaga Keuangan Mikro untuk memperbanyak nasabahnya dan juga perlu meningkatkan kinerja keuangan Lembaga Keuangan Mikro Islam.

.....This study aims to examine the impact of outreach on the financial performance of Microfinance Institutions. This study also examines how the financial performance of Islamic Microfinance Institutions is compared to Conventional Microfinance Institutions. This research was conducted using the Random Effect Model (REM) method with secondary data from The MIX Market. This study examines Microfinance Institutions located in Muslim countries in the Central Asia, Middle East, South Asia, and Southeast Asia regions for the 2010-2018 period. The result of this research is that there is a trade-off between depth of outreach and Return on Assets and Operational Self-Sufficiency of Microfinance Institutions, but breadth of outreach is positively related to Return on Assets and Operational Self-Sufficiency. Meanwhile, Microfinance Institutions tend to increase the interest rates on loans to poorer borrowers. This study found no strong evidence for differences in financial performance between Islamic Microfinance Institutions and Conventional Microfinance Institutions. The results of this study suggest that all parties can support Microfinance Institutions to increase their customers and also need to improve the financial performance of Islamic Microfinance Institutions.