

Analisis Pengaruh Pembiayaan Sektoral Terdampak Pandemi Covid-19 dan Proporsi Pembiayaan Mudharabah-Musyarakah Terhadap Risiko Kredit Bank Syariah di Indonesia = Analysis The Effect of Sectoral Financing Affected by The Covid-19 Pandemic And The Proportion of Mudharabah-Musyarakah Financing On Credit Risk of Sharia Banks In Indonesia

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Abstrak

Pandemi Covid-19 telah menyebabkan penurunan aktivitas ekonomi baik secara global maupun nasional, yang juga berdampak terhadap kinerja perbankan termasuk perbankan syariah. Penelitian ini bertujuan untuk melihat bagaimana pengaruh pembiayaan pada 7 sektor yang terdampak pandemi Covid-19 terhadap risiko kredit bank syariah di Indonesia. Selain itu, penelitian ini juga mencoba melihat apakah proporsi pembiayaan mudharabah-musyarakah juga mempengaruhi risiko kredit di bank syariah. Pengujian dilakukan melalui pendekatan Generalized Method of Moments (GMM) estimator terhadap panel data 14 Bank Umum Syariah dan 20 Unit Usaha Syariah periode tahun 2011-2020. Hasil penelitian menunjukkan bahwa kenaikan proporsi pembiayaan pada sektor perdagangan besar dan eceran akan meningkatkan risiko kredit di bank syariah. Sementara, hasil estimasi pada 6 sektor lainnya menunjukkan hasil yang tidak signifikan. Terkait pangsa pembiayaan mudharabah-musyarakah, hasil penelitian ini menunjukkan kenaikan pangsa pembiayaan mudharabah-musyarakah akan mengurangi risiko kredit di bank syariah.

.....The Covid-19 pandemic has affected economic activity both globally and nationally, which also has an impact to banking sector, and Islamic banking is no exception. This study aims to see how the effect of Islamic Bank financing in 7 sectors affected by the Covid-19 on the credit risk of Indonesia Islamic banks. In addition, this study also tries to see whether the proportion of mudharabah-musharaka financing to non-profit sharing financing also affects credit risk in Indonesia Islamic banks. This study employs Generalized Method of Moments (GMM) estimator on panel data of 14 Indonesia Islamic Banks and 20 Islamic Window Units over the period 2011–2020. The results of this study show that the increase in proportion of wholesale and retail trade financing will increase credit risk in Indonesia Islamic banks, while 6 other sectors show non-significant results. In terms of the proportion of mudharabah-musharaka financing, it shows that a larger share of mudharabah-musharaka financing will reduce credit risk in Islamic banks.