

Analisis profitabilitas bank syariah dan bank konvensional sebelum dan selama Pandemi COVID-19 di Asia = Analysis of the profitability of Islamic banks and conventional banks before and during the COVID-19 Pandemic in Asia

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh faktor pandemi COVID-19 terhadap profitabilitas bank syariah dan bank konvensional di Asia, serta untuk mengetahui pengaruh faktor mikroekonomi dan makroekonomi terhadap profitabilitas bank syariah dan bank konvensional di wilayah Asia, dan perbedaan antara bank syariah dan konvensional. Penelitian ini menggunakan sampel 160 bank konvensional dan 52 bank syariah di 11 negara Asia pada periode tahun 2010-2021. Metode penelitian dalam studi ini adalah regresi *Ordinary Least Square* (OLS) dengan metode estimasi yang digunakan adalah *Random Effect Model*. Hasil penelitian menunjukkan bahwa: (1) Pandemi COVID-19 memiliki pengaruh yang signifikan dan negatif terhadap profitabilitas bank konvensional dan bank syariah di Asia; (2) Faktor mikroekonomi memiliki pengaruh yang signifikan terhadap profitabilitas bank konvensional dan profitabilitas bank syariah di Asia; (3) Faktor makroekonomi inflasi memiliki pengaruh yang signifikan terhadap profitabilitas bank konvensional dan bank syariah di Asia, sedangkan faktor makroekonomi GDP tidak memiliki pengaruh yang signifikan terhadap profitabilitas bank konvensional dan bank syariah di Asia; (4) Struktur bank berbentuk bank syariah tidak memiliki pengaruh yang signifikan terhadap profitabilitas bank di Asia.

.....This study aims to determine the effect of the COVID-19 pandemic on the profitability of Islamic banks and conventional banks in Asia, as well as to determine the effect of microeconomic factors and macroeconomic factors on the profitability of Islamic banks and conventional banks in the Asian region, as well as the difference performance between Islamic and conventional banks. This study used a sample of 160 conventional banks and 52 Islamic banks in 11 Asian countries in the 2010-2021 period. The research method in this study is *Ordinary Least Square* (OLS) with the *Random Effect Model* estimation. The results show that: (1) The COVID-19 pandemic has a significant and negative effect on the profitability of conventional banks and Islamic banks in Asia; (2) Microeconomic factors have a significant influence on the profitability of both conventional and Islamic banks in Asia; (3) The macroeconomic factor of inflation has a significant effect on the profitability of conventional and Islamic banks in Asia, while the macroeconomic factor of GDP does not have a significant effect on the profitability of conventional and Islamic banks in Asia; (4) The structure of a bank in the form of an Islamic bank does not have a significant effect on the profitability of banks in Asia.