

**Analisis Pengaruh Diversifikasi Pendapatan serta Peran Krisis Kesehatan terhadap Kinerja dan Risiko Pembiayaan Bank Syariah di Kawasan Middle East and North Africa (MENA) dan Southeast Asia (SEA) pada Periode 2013-2021 = The Effect of Income Diversification and Moderating Role of Health Crisis on the Performance and Financing Risk of Islamic Banks in the Middle East and North Africa (MENA) and Southeast Asia (SEA) Region for the Period 2013-2021**

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh diversifikasi pendapatan terhadap kinerja dan risiko pembiayaan bank syariah di Kawasan Middle East and North Africa (MENA) dan Southeast Asia (SEA), serta peran Pandemi Covid-19 sebagai variabel moderasi pengaruh diversifikasi terhadap kinerja dan pembiayaan bank syariah. Sampel penelitian terdiri dari 72 bank syariah yang beroperasi secara penuh di 14 negara di Kawasan MENA dan SEA dari 2012 hingga 2021. Hasil penelitian menunjukkan pengaruh positif diversifikasi pendapatan terhadap kinerja bank syariah. Selanjutnya, ditemukan pengaruh negatif diversifikasi pendapatan terhadap risiko pembiayaan bank syariah. Lebih lanjut, ditemukan bahwa terdapat efek moderasi krisis kesehatan dalam memperlemah pengaruh diversifikasi pendapatan terhadap kinerja dan risiko pembiayaan bank syariah.

.....This study aims to analyse the influence of income diversification on the Sharia banks' performance and financing risk in the Middle East and North Africa (MENA) and Southeast Asia (SEA), as well as the moderating role of health crisis. The study uses 72 Islamic banks in the Middle East and North Africa (MENA) and Southeast Asia (SEA) Region during 2013 – 2021. The study found a positive effect of income diversification on Islamic banks' performance. Additionally, income diversification negatively affects the financing risk. Moreover, using the health crisis as the moderating variable has proven that it weakens the initial findings of the impact of income diversification on the Sharia banks' performance and the financing risk