

# Pengaruh Bank Syariah dan Bank Konvensional terhadap Risiko Sistemik Keuangan di Negara Anggota OIC = The Impact of Islamic and Conventional Banks on Financial Systemic Risk in OIC Member Countries

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## Abstrak

Penelitian ini bertujuan untuk mencari pengaruh perbankan Islam dan perbankan konvensional terhadap risiko sistemik keuangan (*financial systemic risk*). Penelitian ini menggunakan data Systemic Risk Index (SRISK) milik V-Lab sebagai variabel dependen, data Financial Soundness Indicators milik IMF serta data Core Prudential Islamic Financial Indicators milik IFSB sebagai variabel independen. Sampel penelitian berasal dari 9 negara OIC yang memiliki pangsa pasar perbankan Islam yang signifikan dengan *timeframe* 2013Q4-2023Q1. Pengolahan data menggunakan metode panel dengan *robust fixed effect model*. Hasil penelitian ini menemukan bahwa perbankan Islam memberikan kontribusi yang lebih signifikan terhadap risiko sistemik keuangan melalui dimensi *capital adequacy ratio*, *capital to assets*, dan *liquid assets ratio*. Untuk perbankan konvensional, hanya dimensi *capital adequacy ratio* dan *capital to assets* yang memiliki pengaruh signifikan terhadap risiko sistemik keuangan. Hasil penelitian ini menunjukkan bahwa regulator perlu memberikan perhatian dan pengawasan kepada perbankan Islam dan *overconfidence* terhadap stabilitas perbankan Islam perlu ditinjau kembali.

.....This research aims to examine the influence of Islamic and conventional banking on financial systemic risk. The study utilizes V-Lab's Systemic Risk Index (SRISK) data as the dependent variable, IMF's Financial Soundness Indicators, and IFSB's Core Prudential Islamic Financial Indicators as independent variables. The research sample is derived from 9 OIC countries with a significant market share of Islamic banking within the timeframe of 2013Q4-2023Q1. Data processing employs a panel method with a robust fixed effect model. The research findings indicate that Islamic banking makes a more significant contribution to financial systemic risk through dimensions such as the capital adequacy ratio, capital to assets, and liquid assets ratio. For conventional banking, only the dimensions of capital adequacy ratio and capital to assets have a significant impact on financial systemic risk. These results suggest that regulators need to pay attention to and supervise Islamic banking, and there is a need to reevaluate overconfidence in the stability of Islamic banking.