

Pengaruh COVID-19, inflasi, dan pembiayaan bagi hasil terhadap profitabilitas bank umum: Studi kasus Bank Umum Syariah dan Bank Umum Konvensional di Indonesia = The effect of COVID-19, inflation, and profit sharing financing on commercial bank profitability: Case study Islamic Commercial Banks and Conventional Commercial Banks in Indonesia

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Abstrak

Bank Umum Syariah menjadi kontributor terbesar dalam mendukung keuangan syariah dengan total aset pada tahun 2020 sebesar 397,07 triliun yang menggambarkan perkembangan kinerja Bank Umum Syariah dalam menghadapi pandemic COVID-19 terlihat baik. Namun, tidak bisa dipungkiri perbankan syariah pun ikut terdampak karena adanya pandemic COVID-19 ini dimana terjadi nya penurunan penyaluran dan pengembalian pembiayaan dan Bank Umum Konvensional pun ikut terdampak karena adanya pandemic COVID-19 dilihat dari terjadi Penelitian ini membahas pengaruh COVID-19, Inflasi, dan Pembiayaan Bagi Hasil terhadap profitabilitas Bank Umum (studi kasus : Bank Umum Syariah di Indonesia dan Bank Umum Konvensional di Indonesia) dengan rentang waktu tahun 2016-2021 melalui data panel. Pada penelitian ini Random Effect Model yang digunakan untuk melihat hasil estimasi. Hasil estimasi penelitian ini menunjukan bahwa pandemic COVID-19 berdampak negatif terhadap kinerja bank yang diukur melalui ROA, ROE, dan NIM baik Bank Umum Syariah maupun Bank Umum Konvensional dibuktikan dengan adanya pertumbuhan ROA,ROE,NIM yang menurun ketika tahun 2020-2021. Kemudian, inflasi berpengaruh signifikan negatif terhadap Bank Umum Syariah yang diukur melalui ROE, namun tidak terdampak apabila diukur ROA dan NIM serta dibandingkan dengan Bank Umum Konvensional yang tidak terdampak oleh inflasi baik diukur ROA,ROE,dan NIM.

.....Islamic Commercial Banks are the largest contributor to supporting Islamic finance with total assets in 2020 amounting to 397.07 trillion which illustrates the development of Islamic Commercial Bank performance in dealing with the COVID-19 Pandemic looks good. However, it cannot be denied that Islamic banking has also been affected due to the COVID-19 Pandemic where there has been a decrease in distribution and return of financing and Conventional Commercial Banks have also been affected due to the COVID-19 pandemic as seen from the occurrence This study discusses the effect of COVID-19, Inflation, and Profit-Sharing Financing on Commercial Bank profitability (case study: Islamic Commercial Banks in Indonesia and Conventional Commercial Banks in Indonesia) with a time span of 2016-2021 through panel data. In this study, the Random Effect Model was used to see the estimation results. The estimation results of this study indicate that the COVID-19 pandemic has a negative impact on bank performance as measured by ROA, ROE, and NIM for both Islamic Commercial Banks and Conventional Commercial Banks as evidenced by the growth of ROA, ROE, NIM which decreases in 2020-2021. then, inflation has a negative significant effect on Islamic Commercial Banks as measured by ROE, but is not affected when measured by ROA and NIM and compared to Conventional Commercial Banks which are not affected by inflation as measured by ROA, ROE, and NIM.