

Analisis Perbandingan Profitabilitas Perbankan Syariah dan Konvensional di Indonesia Selama dan Setelah Terjadinya Guncangan Ekonomi = Comparative Analysis of Profitability of Islamic and Conventional Banking in Indonesia During and After Economic Shocks

Fitri Kurniawati, author

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Abstrak

Guncangan ekonomi (economic shocks) akan memberikan tekanan pada kondisi ekonomi makro yang pada akhirnya akan berdampak pada sektor keuangan, dan secara signifikan memengaruhi profitabilitas Perbankan. Dalam satu dekade terakhir, guncangan ekonomi yang sangat memengaruhi kinerja Perbankan adalah Pandemi Covid-19. Penelitian ini bertujuan untuk menganalisis perbandingan profitabilitas Bank Syariah dan Bank Konvensional selama menghadapi guncangan ekonomi dampak Pandemi Covid-19 dan perbandingan pemulihan kinerja Bank Syariah dan Bank Konvensional pasca dampak guncangan Pandemi Covid-19 menurun. Desain penelitian adalah kuantitatif dan kualitatif deskriptif, dengan pengujian data menggunakan analisis regresi data panel. Penelitian menggunakan data keuangan triwulanan 13 Bank Umum Syariah dan 85 Bank Umum Konvensional di Indonesia dengan periode pengamatan yang dibagi menjadi 2 yaitu periode selama terjadinya guncangan ekonomi (periode Pandemi Covid-19) yaitu Q1-2020 sampai dengan Q4-2021 dan periode setelah guncangan ekonomi menurun (periode recovery) yaitu Q1-2022 sampai dengan Q4-2023. Profitabilitas Bank diukur menggunakan ROA sebagai variabel dependen, dengan variabel independen yang mempengaruhi ROA adalah BOPO, NPL/NPF, LAR/FAR, LDR/FDR, AL/DPK dan CAR. Hasil penelitian menunjukkan bahwa Bank Syariah memiliki profitabilitas yang lebih tinggi dibanding Bank Konvensional baik selama periode Pandemi Covid-19 maupun periode recovery, namun pada periode recovery Bank Konvensional menunjukkan pemulihan yang lebih cepat dari dampak Pandemi Covid-19.

.....Economic shocks will put pressure on macroeconomic conditions which in turn will impact the financial sector, and significantly affect banking profitability. In the last decade, the economic shock that greatly affected banking performance was the Covid-19 pandemic. This study aims to analyze the comparison of the profitability of Islamic Banks and Conventional Banks during the economic shocks caused by the Covid-19 Pandemic and the comparison of the performance recovery of Islamic Banks and Conventional Banks after the impact of the Covid-19 Pandemic shock decreased. The research design is quantitative and qualitative descriptive, with data testing using panel data regression analysis. The research was conducted using quarterly financial data from 13 Islamic Commercial Banks and 85 Conventional Commercial Banks in Indonesia with an observation period divided into 2, namely the period during the economic shock (Covid-19 Pandemic period), namely Q1-2020 to Q4-2021 and the period after the economic shock decreased (recovery period), namely Q1-2022 to Q4-2023. Bank profitability is measured using ROA as the dependent variable, with the independent variables that affect ROA being BOPO, NPL/NPF, LAR/FAR, LDR/FDR, AL/DPK and CAR. The results showed that Islamic Banks had higher profitability than Conventional Banks both during the Covid-19 Pandemic period and the recovery period, but in the recovery period Conventional Banks showed a faster recovery from the impact of the Covid-19 Pandemic.