

Analisis Faktor-faktor Yang Mempengaruhi Pembiayaan Bagi Hasil : Studi Kasus Pada PT Bank Pembiayaan Rakyat Syariah A = Analysis of factors affecting the profit sharing financing : Case study on the Islamic Rural Bank financing/IRBF A

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Abstrak

[ABSTRAK

Pandangan masyarakat pada umumnya memahami bahwa perbankan syariah adalah bank yang beroperasi berdasarkan prinsip bagi hasil (profit-loss sharing). Selain itu, masyarakat juga memperoleh informasi pertumbuhan jumlah dan aset perbankan syariah yang terus tumbuh dengan pesat setiap tahun. Daya kritis masyarakat terus tumbuh, sebagai wujud kecintaan terhadap praktek perbankan syariah yang sesuai dengan nilai dan prinsip-prinsip Islam. Namun demikian, sampai dengan saat ini portofolio pembiayaan bank syariah masih didominasi oleh pembiayaan Murabahah yang berbasis margin (non bagi hasil). Sementara, pembiayaan bagi hasil yang lebih berkeadilan justru relatif rendah. Dominasi pembiayaan Murabahah, kurang sesuai dengan spirit berbagi hasil dan berbagi kerugian antara bank syariah dengan pengusaha nasabah pembiayaan. Masalah rendahnya pembiayaan bagi hasil dengan akad Mudharabah dan Musyarakah dimaksud, terjadi baik pada Bank Umum Syariah dan Unit Usaha Syariah maupun Bank Pembiayaan Rakyat Syariah (BPRS). Kondisi dominasi pembiayaan Murabahah, juga terjadi pada BPRS A, namun dengan porsi pembiayaan bagi hasil yang relatif lebih tinggi dibandingkan industri BPRS. Pembiayaan Murabahah, seyogyanya hanya sementara, selanjutnya bank syariah menuju ke pembiayaan berbasis bagi hasil yang merupakan model pembiayaan ideal bagi bank syariah. Sehubungan dengan hal tersebut, sangat penting dilakukan penelitian, studi kasus, pada BPRS A guna memperoleh jawaban atas masalah dimaksud. Studi kasus menyimpulkan bahwa faktor-faktor internal; (i) realisasi rate bagi hasil, (ii) rencana pembiayaan Mudharabah dan Musyarakah, (iii) realisasi rate (margin) Murabahah, (iv) modal, dan (v) dana pihak ketiga (DPK), signifikan mempengaruhi pembiayaan bagi hasil. Selain itu, porsi deposito Mudharabah terhadap DPK, juga merupakan faktor penting yang mempengaruhi struktur portofolio pembiayaan BPRS A tersebut.

Tesis ini menyimpulkan bahwa pembiayaan bagi hasil yang ideal bagi BPRS adalah Musyarakah karena mitigasi risiko dapat dilakukan lebih baik dengan imbal hasil yang kompetitif dibandingkan Mudharabah. Untuk meningkatkan pembiayaan bagi hasil BPRS, disarankan BPRS memperbaiki komitmen peningkatan pembiayaan bagi hasil melalui rencana bisnis tahunan.

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ABSTRACT

The general impression of public on Islamic banks usually connotes with banks

operated with the principles of profit and loss sharing. Public also receive information on the fast growing of the number and amount of total assets of Islamic banking every year. The critical society keeps inflating showing their love to the Islamic banks which comply with the values and principles of Islam. However, until recently the portfolio financing of Islamic banking is still dominated by Murabahah financing which is based on margin (non profit and loss sharing). This domination is not suitable with the spirit of risk sharing between Islamic banks and entrepreneurs.

The problem of lower Mudarabah and Musharakah financing occurs in both Islamic commercial banks and Islamic rural banks (IRB). Particularly, the dominance of Murabahah financing is found in IRB A -the study case of the thesis-, but with higher portion of investment based financing than the IRB industry. Ideally the Murabahah financing should be temporarily, as Islamic banks have to concentrate on the investment based financing as the ideal Islamic financing contract.

With regard to that problem, it is extremely important to conduct a case study on IRB A to clarify the real condition and propose constructive solution. Finally, the study case reveals that certain internal factors namely: (i) the realization of profit rate sharing, (ii) financing planning of both Mudarabah and Musharakah, (iii) the realization of rate of Murabahah financing, (iv) capital and, (v) third party deposits, significantly explain the total amount of investment based (Mudarabah and Musharakah) financing. In addition, the portion of Mudarabah deposits to total deposits is also a critical factor determining the structure of financing portfolio of IRB A.

At the end, the thesis proposes that the ideal financing in IRB is Musharakah financing because it is found better than Mudarabah financing in terms of risk mitigation and competitive return. Furthermore, in order to increase the portion of investment based financing, IRB should improve the commitment to increase the investment based financing in their annual business plan., The general impression of public on Islamic banks usually connotes with banks

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