

Analisis perbandingan faktor-faktor yang mempengaruhi pembiayaan bermasalah pada bank umum syariah dan bank umum konvensional di Indonesia periode 2007-2011 = Analysis of comparison of determinant of non performing financing on Islamic bank and conventional bank in Indonesia 2007-2011

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk mengetahui apakah terdapat perbedaan NPF/NPL serta faktor-faktor yang mempengaruhi pada bank umum syariah dan bank umum konvensional di Indonesia setiap tahunnya. Selain itu juga untuk mengetahui bagaimana pengaruh variabel independen terhadap NPF bank umum syariah dan NPL bank umum konvensional. Faktor-faktor determinan yang digunakan dalam penelitian ini adalah Dana Pihak Ketiga (DPK), Kualitas Aktiva Produktif (KAP), Capital Adequacy Ratio (CAR), dan Financial Growth/Loan Growth (FING/LOANG). Hasil dari penelitian ini adalah terdapat perbedaan Non Performing Financing/Non Performing Loan (NPF/NPL), Dana Pihak Ketiga (DPK) kecuali pada tahun 2007, Kualitas Aktiva Produktif (KAP) kecuali pada tahun 2009 dan 2011, Capital Adequacy Ratio (CAR), dan Financial Growth/Loan Growth (FING/LOANG) yang signifikan antara bank umum syariah dan bank umum konvensional. Selain itu ditemukan bahwa pada bank umum syariah, faktor-faktor yang berpengaruh signifikan terhadap NPF bank adalah Dana Pihak Ketiga (DPK) dan Kualitas Aktiva Produktif (KAP). Dana Pihak Ketiga (DPK) memiliki pengaruh yang negatif, sedangkan KAP memiliki pengaruh yang positif terhadap NPF bank umum syariah. Sedangkan CAR dan FING tidak mempengaruhi NPF bank umum syariah. Sementara itu, pada bank umum konvensional, DPK, KAP, CAR, dan LOANGt-2 memiliki pengaruh signifikan positif. Hasil dari penelitian diharapkan dapat memberikan manfaat bagi industri perbankan syariah di Indonesia dalam hal meningkatkan manajemen risiko keuangan.

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ABSTRACT

This research aimed to find the differences of NPF/NPL and other factors in Islamic and conventional bank each year. In addition, researcher wants to find out how the independent variables influences NPF on Islamic banks and NPL on conventional banks. Determinant factors used in this research are Dana Pihak Ketiga (DPK), Kualitas Aktiva Produktif (KAP), Capital Adequacy Ratio (CAR), and Financial Growth/Loan Growth (FING/LOANG). Result shows that there are significant differences of NPF/NPL, DPK (except in 2007), KAP (except in 2009 and 2011), CAR, and FING/LOANG between islamic banks and conventional banks. Furthermore, there was also found that Dana Pihak Ketiga (DPK) and Kualitas Aktiva Produktif (KAP) are the significant factors that influences NPF on Islamic bank. Dana Pihak Ketiga (DPK) has a negative effect while KAP has a positive effect on Islamic bank's NPF, while CAR and FING wasn't influencing islamic bank's NPF at all. Meanwhile, DPK, KAP, CAR, and LOANGt-2 has positive and significant effect on conventional bank's NPL. The result of this study may give benefit to the Islamic banking industry in Indonesia on improving financing risk management., This research aimed to find the differences of NPF/NPL and other factors in Islamic and conventional bank each year. In addition,

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