

Analisis Perbandingan Tingkat Stabilitas Keuangan Perbankan Syariah dengan Konvensional di Indonesia (Periode 2011-2013) = Comparative Analysis of the Financial Stability Level between Islamic and Conventional Banking in Indonesia (Period 2011-2013)

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk membandingkan tingkat stabilitas perbankan syariah dengan perbankan konvensional di Indonesia dengan menggunakan sampel 11 bank umum syariah dan 11 bank umum konvensional. Data sekunder triwulanan digunakan dalam periode pengamatan mulai tahun 2011-2013 dengan menggunakan regresi data panel. Hasil penelitian menjelaskan bahwa terdapat beberapa faktor, baik dari faktor internal perbankan yang meliputi laba sebelum pajak, rasio kredit terhadap total aset, rasio cadangan kerugian terhadap total pembiayaan, rasio beban operasional terhadap pendapatan operasional dan faktor makro ekonomi yang meliputi tingkat nilai tukar rupiah terhadap USD, BI Rate, dan pertumbuhan GDP berpengaruh signifikan terhadap stabilitas keuangan perbankan syariah dan konvensional dengan kesimpulan akhir bahwa tingkat stabilitas keuangan perbankan syariah masih lebih rendah jika dibandingkan perbankan konvensional.

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ABSTRACT

The purpose of this study was to compare the stability of Islamic and conventional banking in Indonesia by using 11 Islamic banks and 11 conventional banks as samples. The secondary data used in the quarterly observation with beginning period 2011-2013, using panel data regression. The results of the study explained that there are several factors, both internal banks factors consist of banking profit before tax, credits to total assets ratio, the ratio of loss reserves to total financing, the ratio of operating expenses to revenues operational and macroeconomic factors include the level of the exchange rate against the USD BI Rate, and GDP growth are significantly influence the financial stability of Islamic and conventional banking where the conclusion indicate that the level of financial stability of Islamic banking is still lower than conventional banking.

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