

Penilaian shadow banking syariah di Indonesia regulasi produk kinerja sumber daya manusia dan pemahaman masyarakat = Assessment on sharia shadow banking in Indonesia regulation product performance human capital and people s understanding

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Abstrak

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Ketatnya peraturan dan persyaratan yang berlaku pada perbankan membuat masyarakat golongan ekonomi lemah sulit memiliki akses ke perbankan sehingga muncul lembaga keuangan nonbank yang berfungsi seperti bank, dengan persyaratan yang lebih mudah dan tidak terikat pada peraturan perbankan, yaitu shadow banking. Namun kurangnya peraturan bagi shadow banking menyebabkan pertumbuhan lembaga ini harus diantisipasi agar tidak menimbulkan efek buruk pada perekonomian apabila terjadi masalah. Hal ini berlaku juga pada shadow banking di keuangan syariah. Tumbuhnya lembaga keuangan syariah nonbank seperti pegadaian syariah, dana pensiun syariah, perusahaan pembiayaan syariah, walau belum sebanyak konvensional, memerlukan adanya dukungan berupa regulasi dan supervisi. Tesis ini bermaksud untuk mengamati perkembangan shadow banking syariah di Indonesia, mengetahui persepsi pelaku terhadap prospek perkembangannya, mengetahui masalah yang ada di shadow banking syariah di Indonesia, serta merekomendasikan sejumlah kebijakan untuk mengatasinya. Hasil survei menunjukkan perkembangan shadow banking syariah di Indonesia belum menunjukkan tren peningkatan yang pesat dan belum mampu meningkatkan pangsa pasar industri jasa keuangan syariah, yang hingga kini belum mencapai 5%. Kurangnya regulasi yang mendukung dan memfasilitasi perkembangan shadow banking syariah dibandingkan dengan konvensional menjadi salah satu kendala selain kurangnya inovasi produk syariah, kurangnya sumber daya manusia yang memahami syariah, serta kurangnya sosialisasi kepada masyarakat. Namun demikian, persepsi pelaku terhadap prospek perkembangan shadow banking syariah menunjukkan hasil yang cukup optimis. Indeks yang dicapai sebesar 83,89 menunjukkan tingkat optimisme pelaku untuk tumbuh dan berkembang bersama perbankan syariah meningkatkan penetrasi pasar industri jasa keuangan syariah secara nasional. Untuk mendukung pertumbuhan shadow banking syariah, diharapkan adanya regulasi yang bersifat memudahkan dan memfasilitasi, bukan malah memberatkan atau menyulitkan pelaku industri shadow banking syariah. Koordinasi dan sinergi dari para stakeholder juga diharapkan mampu meningkatkan penetrasi pasar shadow banking syariah.

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ABSTRACT

The tight regulations and requirements in the banking sector make it difficult for low income people to have an access to financial institutions. The condition raise the growth of nonbank financial institutions having similar function with the bank, especially with easier regulations and requirements, called shadow banking.

Nonetheless, there are only few regulations maintaining the growth of shadow banking to anticipate risks in order to stabilize the economic situation. The shadow banking is also applicable in islamic finance industry. The growth of sharia shadow banking institution, for example sharia pawn, sharia pension fund and sharia financing, require supportive regulations and supervisions, although the growth is less than the conventional shadow banking. The purpose of the thesis is to assess the sharia shadow banking in Indonesia, particularly it assess its regulation, product innovation, performance, human capital, and people's understanding. The survey shows that the growth of sharia shadow banking in Indonesia does not significantly affect the sharia market share, which currently less than 5%. It is related to the limitation of the regulations, product innovations, human capitals and people's understanding of sharia system. Nevertheless, the 83,89 perception index shows that people in the industry is fairly optimistic that, with support of the stakeholders, the sharia market share will immediately increase. Such support can be shown by developing and implementing regulations that facilitate the industry and coordinating institutions., The tight regulations and requirements in the banking sector make it difficult for low income people to have an access to financial institutions. The condition raise the growth of nonbank financial institutions having similar function with the bank, especially with easier regulations and requirements, called shadow banking.

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