

## Faktor-faktor yang mempengaruhi pembiayaan bermasalah perbankan syariah Indonesia = Factors that influence non performing financing in the Indonesian islamic banking industry

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### Abstrak

[<b>ABSTRAK</b><br>

Kemampuan perbankan syariah untuk mempertahankan kualitas aset yang baik atau tingkat pembiayaan bermasalah yang rendah dalam periode pertumbuhan yang cepat merupakan tantangan bagi perbankan syariah. Pembiayaan bermasalah merupakan salah satu indikator yang perlu diamati karena sifatnya yang fluktuatif dan tidak pasti sehingga penting untuk dicermati dengan kehati-hatian. Hal inilah yang akan diteliti dalam tesis ini, tentang faktor-faktor yang mempengaruhi pembiayaan bermasalah perbankan syariah Indonesia.

Metodologi penelitian yang digunakan adalah metodologi penelitian kuantitatif dengan menggunakan data sekunder berupa kinerja industri Bank Umum Syariah dan Unit Usaha Syariah di Indonesia dari bulan Desember tahun 2000 sampai dengan bulan Desember tahun 2013. Variabel independen diidentifikasi berdasarkan turunan dari model perilaku perbankan yang dikembangkan oleh Freixas dan Rochet. Berdasarkan data sekunder dirumuskan model ekonometri. Hasil penelitian menjelaskan beberapa faktor yang mempengaruhi rasio pembiayaan bermasalah perbankan syariah di Indonesia adalah imbal hasil pembiayaan (rata-rata tertimbang), jumlah pembiayaan perbankan syariah, imbal hasil pembiayaan mudharabah, jumlah profit perbankan syariah, dan rasio pembiayaan bermasalah perbankan syariah periode sebelumnya.

Berdasarkan pembahasan yang dilakukan maka rekomendasi yang dapat diberikan baik kepada Pemerintah, regulator, dan perbankan syariah adalah : i) Untuk mendiversifikasi risiko, perbankan syariah diharapkan dapat lebih menyeimbangkan portofolio komposisi pembiayaan antara akad murabahah dan akad lainnya, dan ii) Pemerintah hendaknya terus menjaga stabilitas kondisi perekonomian Indonesia untuk membantu menekan jumlah pembiayaan bermasalah perbankan syariah yang berpotensi timbul di masa yang akan datang;

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<b>ABSTRACT</b><br>

The ability to maintain the optimum level of asset quality and non performing financing in the rapid economic growth period is a challenge for islamic banking. Non performing financing (NPF) is one of the indicators which needs to be concerned because of its volatility. It should also be monitored with prudent banking principles. This research is conducted to find factors that influence Non Performing Financing in the Indonesian Islamic Banking Industry.

This research uses quantitative method by using econometric model which is constructed based on the banking behavior models in a competitive banking sector theory which developed by Freixas and Rochet, and former researches. Particularly, the thesis aims to analyze industry behavior in the Indonesian islamic banking. Based on the empirical analysis, it is confirmed that some factors that influence NPF in the Indonesian Islamic Banks are financing rate (weighted average method), amount of financing, mudharabah financing rate, amount of profit, and former NPF ratio itself.

Based on the findings, the research suggests two main recommendations for the islamic banks and government. Firstly, Islamic banking is expected to balance its financing portfolio between murabaha financing and the others. Secondly, the government should maintains economic stability in order to reduce the number of NPF that could potentially arise in the future., The ability to maintain the optimum level of asset quality and non performing

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