

Analisis kemungkinan penerapan PBI tentang GWM-IDR pada industri perbankan syariah Indonesia = Analysis of the possible implementation of GWM-LDR rule in the Indonesian islamic banking industry

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Abstrak

[ABSTRAK

Ekspansi pembiayaan pada industri perbankan syariah mengakibatkan tingginya FDR yang mengakibatkan meningkatnya risiko likuiditas perbankan syariah. Tujuan penelitian ini adalah untuk mengidentifikasi dan menganalisis kondisi FDR (financing to deposit ratio) dan cadangan likuiditas bank syariah apakah sama atau berbeda dari kondisi pada perbankan konvensional, kemudian menganalisis kemungkinan penerapan Peraturan Bank Indonesia mengenai GWM yang dikaitkan dengan FDR pada industri perbankan syariah. Dengan menggunakan metode kuantitatif Lagrange Multipliers dan simulasi persamaan matematis, penelitian ini menghasilkan rekomendasi koridor FDR optimal bagi bank syariah yaitu antara 78 persen untuk batas bawah dan 93 persen untuk batas atas. Selain itu, penelitian ini juga mengidentifikasi kondisi likuiditas, FDR dan CAR masing-masing bank syariah dan memberikan rekomendasi terkait. Hasil penelitian menunjukkan kondisi FDR bank syariah yang lebih tinggi daripada bank konvensional dan juga cadangan likuiditas yang lebih sedikit. Sehingga penelitian ini menyimpulkan bahwa penerapan GWM-FDR perlu dan dapat menjadi alternatif solusi dari permasalahan likuiditas pada bank syariah saat ini. Selain itu, juga supaya bank syariah tumbuh searah dengan kerangka kebijakan makro dan mikro prudensial, sebagaimana yang sudah dijalankan pada perbankan konvensional melalui peraturan GWM-LDR.

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ABSTRACT

The expansion of financing activities in the Islamic banking industry leads to a high rate of FDR that increases the liquidity risk of Islamic banks. The purpose of this study is to identify and analyze the FDR (financing to deposit ratio) and liquidity reserves in Islamic banks, whether or not similar to or differ from the condition at the conventional banking industry, so that the implementation of the central bank's GWM-FDR regulation is advisable for the Islamic banking. By using Lagrange Multipliers and mathematical simulation, this research recommends that the range of the optimum FDR corridor is from 78 percent, for the lower limit, to 93 percent for the upper limit. Furthermore, this study also identifies the condition of liquidity reserves, FDR and CAR of each Islamic bank and proposes some recommendations. In fact, the results show that Islamic bank's FDR tends to be higher than the conventional banks, besides showing a lesser

amount on liquidity reserves. Thus, this research concludes that the implementation of GWM-FDR is very much needed and provides alternate solutions for the current liquidity problems in the Islamic banking industry. Moreover, the Islamic banking is growing in line with macro and micro prudential policy frameworks, as it is exercised on conventional banks through GWM-LDR regulation, The expansion of financing activities in the Islamic banking industry leads to a high rate of FDR that increases the liquidity risk of Islamic banks. The purpose of this study is to identify and analyze the FDR (financing to deposit ratio) and liquidity reserves in Islamic banks, whether or not similar to or differ from the condition at the conventional banking industry, so that the implementation of the central bank's GWM-FDR regulation is advisable for the Islamic banking. By using Lagrange Multipliers and mathematical simulation, this research recommends that the range of the optimum FDR corridor is from 78 percent, for the lower limit, to 93 percent for the upper limit. Furthermore, this study also identifies the condition of liquidity reserves, FDR and CAR of each Islamic bank and proposes some recommendations. In fact, the results show that Islamic bank's FDR tends to be higher than the conventional banks, besides showing a lesser amount on liquidity reserves. Thus, this research concludes that the implementation of GWM-FDR is very much needed and provides alternate solutions for the current liquidity problems in the Islamic banking industry. Moreover, the Islamic banking is growing in line with macro and micro prudential policy frameworks, as it is exercised on conventional banks through GWM-LDR regulation]