

## Faktor-faktor yang mempengaruhi investment based financing pada perbankan syariah = Factors that affecting investment based financing in the islamic banking

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### Abstrak

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

Perkembangan perbankan syariah dalam satu dekade terakhir ini sangat menggemblirakan, harapan yang muncul adalah dengan semakin pesatnya perkembangan perbankan syariah diharapkan juga dapat memberikan banyak pilihan mengenai produk perbankan kepada masyarakat luas. Salah satu produk yang diharapkan menjadi ciri khas perbankan syariah adalah pembiayaan berbasis investasi. Namun ternyata porsi pembiayaan yang berbasis investasi atau dalam penelitian ini pembiayaan mudarabah selama satu dekade terakhir ini tidak memberikan kontribusi yang signifikan terhadap total pembiayaan perbankan syariah. Dengan menggunakan model ekonometri penelitian ini berusaha mengidentifikasi faktor yang mempengaruhi penyaluran pembiayaan mudarabah, faktor ? faktor tersebut adalah deposito, interest rate bank konvensional, ekuivalen rate pembiayaan mudarabah dan Sertifikat Bank Indonesia Syariah (SBIS). Dari beberapa faktor tersebut ternyata deposito adalah sebagai faktor yang paling kuat mempengaruhi pembiayaan mudarabah.

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<b>ABSTRACT</b><br>

The development of Islamic banking in the last decade has been very encouraging. The expectation that arises is the rapid development of Islamic banking is expected to provide a lot of options on banking products for public. One product that is expected to be the hallmark of Islamic banking is investment-based financing. However, it turns out that the portion of an investment-based financing or mudaraba financing in this research did not contribute significantly to the total of Islamic banking financing in the last decade. Econometric model is used in this research to identify factors that affect the mudaraba financing. Those factors are deposit, the interest rate of conventional banks, the equivalent rate of mudaraba financing and Certificates of Bank Indonesia Sharia (SBIS). Out of those factors, deposit is the most dominant factor that affects mudaraba financing., The development of Islamic banking in the last decade has been very encouraging. The expectation that arises is the rapid development of Islamic banking is expected to provide a lot of options on banking products for public. One product that is expected to be the hallmark of Islamic banking is investment-based financing. However, it turns out that the portion of an investment-based financing or mudaraba financing in this research did not contribute significantly to the total of Islamic banking financing in the last decade. Econometric model is used in this research to identify factors that affect the mudaraba financing. Those factors are deposit, the interest rate of conventional banks,

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