

Estimasi pencapaian pangsa pasar 5% perbankan syariah dan pangsa pasar saat memasuki era masyarakat ekonomi Asean (MEA) =
Estimation of 5% islamic banking market share target and market share whilst entering asean economic community (AEC) era

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Abstrak

[ABSTRAK

Industri perbankan syariah Indonesia memiliki perkembangan yang cukup pesat. Hal ini terlihat berdasarkan data penelitian empat belas tahun terakhir dimana rata-rata pertumbuhan asetnya sebesar 45,2% per tahun, pertumbuhan DPK sebesar 47,31% per tahun dan pertumbuhan pembiayaan syariah sebesar 45,9% per tahun. Namun perkembangan yang pesat ini tidak tercermin dalam peningkatan pangsa pasarnya. Selama dua dekade keberadaanya, pangsa pasar perbankan syariah belum pernah melampaui angka 5%. Penelitian ini dilakukan untuk mengetahui kapan pangsa pasar perbankan syariah akan mencapai 5% dan mengestimasi besaran pangsa pasar saat memasuki era MEA 2015. Dengan menggunakan metode ARIMA dan data historis sejak tahun 2000 maka didapat model persamaan untuk memprediksi pangsa pasar perbankan syariah di masa mendatang. Hasil penelitian menunjukkan pangsa pasar akan mencapai angka 5% pada bulan April 2014 dan 5.07% pada saat memasuki era MEA pada bulan Januari 2015. Pangsa pasar paling tinggi diprediksi terjadi pada bulan April 2015 sebesar 5,12%. Hasil prediksi ini menunjukkan pangsa pasar perbankan syariah tidak akan meningkat terlalu jauh. Selain memprediksi pangsa pasar, model juga memprediksi pertumbuhan perbankan syariah dengan indikator lainnya, yakni DPK dan pembiayaan. Dari model diprediksi bahwa saat memasuki era MEA 2015, DPK akan mencapai pertumbuhan 34,78% dan pembiayaan akan mencapai pertumbuhan 32,6%. Melihat angka pertumbuhan perbankan syariah yang relatif menurun, peneliti merekomendasikan pemerintah atau regulator untuk memberlakukan kebijakan top-down terhadap perbankan syariah agar peningkatan pangsa pasarnya lebih signifikan. Dengan demikian, perbankan syariah dapat mendukung struktur perekonomian Indonesia menjadi lebih kokoh dan siap menghadapi persaingan dalam era MEA 2015 ? 2020.

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ABSTRACT

Indonesian Islamic banking industry has been growing rapidly. It can be seen through the average growth of asset of 45.2% per year, average growth of third party fund of 47.3% per year and average growth of the islamic finance of 45.9% per year, based on the fourteen years data of islamic banking. However, that incredible ramp-up is not reflected on its market share. After existed for two decades, Indonesian islamic banking market share has not yet exceed 5%. The purpose of this study is to estimate when will the market share growth reached 5% and to estimate the market share whilst entering the AEC (ASEAN Economic Community) in 2015. Using the ARIMA method and historical data since 2000, researcher obtained the model to predict the market share of islamic banking in the future. The result showed that the market share will be reaching 5% in April 2014 and 5.07% by the time entering the AEC in January 2015. The highest market share is predicted to occur in April 2015 amounted to 5.12%. Prediction show that the market share of Islamic banking will not increase as much. In addition to predicting the market share, the model also

predicts the growth of islamic banking using other measures, namely third party fund and financing. The model predicted that upon entering the AEC 2015, third party fund will reach 34.78% growth and financing will reach 32.6% growth. Looking at the growth of islamic banking that tends to be decrease, this study recommends that the government or the regulator to enforce a top-down policies towards the islamic banking so that its market share would increase more significantly. Thus, islamic banking can strenghten Indonesia?s economic and it will be ready to face the competition in the AEC era., Indonesian Islamic banking industry has been growing rapidly.It can be seen through the average growth of asset of 45.2% per year, average growth of third party fund of 47.3% per year and average growth of the islamic finance of 45.9% per year, based on the fourteen years data of islamic banking. However, that incredible ramp-up is not reflected on its market share. After existed for two decades, Indonesian islamic banking market share has not yet exceed 5%. The purpose of this study is to estimate when will the market share growth reached 5% and to estimate the market share whilst entering the AEC (ASEAN Economic Community) in 2015. Using the ARIMA method and historical data since 2000, researcher obtained the model to predict the market share of islamic banking in the future. The result showed that the market share will be reaching 5% in April 2014 and 5.07% by the time entering the AEC in January 2015. The highest market share is predicted to occur in April 2015 amounted to 5.12%. Prediction show that the market share of Islamic banking will not increase as much. In addition to predicting the market share, the model also predicts the growth of islamic banking using other measures, namely third party fund and financing. The model predicted that upon entering the AEC 2015, third party fund will reach 34.78% growth and financing will reach 32.6% growth. Looking at the growth of islamic banking that tends to be decrease, this study recommends that the government or the regulator to enforce a top-down policies towards the islamic banking so that its market share would increase more significantly. Thus, islamic banking can strenghten Indonesia?s economic and it will be ready to face the competition in the AEC era.]