

Pola anuitas dan proporsional pada pembiayaan murabahah dan pengaruhnya terhadap pencapaian target pangsa pasar bank syariah = Annuity and proportional pattern on murabahah financing and its effect on achievement of target market share islamic bank / Rifki Ismal

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Abstrak

[ABSTRAK

Akselerasi perbankan syariah di Indonesia saat ini masih melambat sehingga target pangsa pasar perbankan syariah 5% belum tercapai. Salah satu faktor yang menjadi ukuran peningkatan pangsa pasar perbankan syariah adalah jumlah pembiayaan (Murabahah) yang diberikan oleh bank syariah. Tujuan penelitian ini adalah untuk mengkaji pola anuitas dan proporsional pada pembiayaan Murabahah dan pengaruhnya terhadap pencapaian target pangsa pasar bank syariah periode Januari 2001 ? Maret 2015 sehingga menghasilkan kisaran kebijakan mark up dan Down Payment (DP) yang ideal untuk pola pembiayaan anuitas dan proporsional di Murabahah perbankan syariah dalam pencapaian target Market Share. Metode analisis yang digunakan adalah simulasi pembiayaan Murabahah.

Hasil penelitian menunjukkan bahwa pola pembiayaan anuitas dan proporsional di Murabahah perbankan syariah dengan mark up bunga kredit konsumsi dan DP 10% mengalami tren kenaikan meskipun kenaikannya masih fluktuatif dari tahun 2001 hingga 2015. Pola pembiayaan anuitas dan proporsional cukup signifikan dalam merealisasikan pencapaian target Market Share perbankan syariah yang 5%. Hal ini disebabkan karena bertambahnya total profit dan total aset perbankan syariah yang disebabkan karena besaran persentase mark up bunga kredit konsumsi lebih besar dibanding dengan DP 10%.

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ABSTRACT

Acceleration of Islamic banking in Indonesia is still slowed down so the target of Islamic banking Market Share of 5% has not been met. One factor that into the size of the increase in the Market Share of Islamic banking is the amount of financing (Murabaha) provided by Islamic banks. The purpose of this study is to examine the annuity and proportionate pattern in Murabaha financing and its impact on the achievement of the target Market Share of Islamic banks the period January 2001 - March 2015 resulting in a range of mark-up and the Down Payment (DP) policy which is ideal for the financing pattern annuity and proportionate in Murabaha Islamic banking in achieving Market Share targets. The analytical method used is the simulation of Murabaha financing.

The results shows that the financing annuity and proportionate pattern in Murabaha Islamic banking with a mark-up consumer credit rate and DP 10% experienced an upward trend although the increase is still volatile from 2001 to 2015. The financing annuity and proportionately pattern significant in realizing the target achievement banking Market Share sharia 5%. This is due to the increase in total profit and total assets of Islamic banking due to the percentage mark up consumer credit rate more than 10% DP, Acceleration of Islamic banking in Indonesia is still slowed down so the target of Islamic banking Market Share of 5% has not been met. One factor that into the size of the increase in the Market Share of Islamic banking is the amount of financing (Murabaha) provided by Islamic banks. The purpose of this study is to

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