

## Pengaruh perkembangan pasar sukuk terhadap profitabilitas perbankan konvensional dan syariah = The impact of sukuk market development on the profitability of conventional and islamic banks

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### Abstrak

Penelitian bertujuan untuk mengetahui pengaruh perkembangan pasar sukuk terhadap profitabilitas perbankan baik secara keseluruhan, maupun bank konvensional dan syariah secara terpisah. Penelitian ini juga mengidentifikasi pengaruh perkembangan sukuk pada perbankan di negara dengan mayoritas penduduk muslim dan non-muslim serta pengaruh perkembangan sukuk internasional terhadap perbankan. Sampel penelitian berupa 406 bank dari 15 negara, diantaranya Bahrain, Indonesia, Inggris, Jerman, Jordan, Kuwait, Malaysia, Oman, Pakistan, Qatar, Saudi Arabia, Senegal, Sudan, Turki, dan Uni Emirat Arab dalam periode 2014-2017. Dalam penelitian ditemukan pengaruh signifikan dari perkembangan pasar sukuk terhadap penurunan profitabilitas bank secara keseluruhan, dan bank Syariah. Sementara, tidak terdapat pengaruh signifikan terhadap profitabilitas bank konvensional. Perkembangan sukuk juga ditemukan hanya signifikan berpengaruh pada perbankan di negara dengan mayoritas penduduk muslim. Terakhir, penelitian ini juga menemukan, bahwa perkembangan pasar sukuk dan perbankan dapat memiliki hubungan co-evolution dengan pengujian pengaruh sukuk internasional.

.....This research investigates the impact of sukuk market development on the profitability of banks overall and how it explicitly affects conventional and Islamic banks. This research also identifies the differences in the impact of sukuk development on banks in countries with Muslim or non-Muslim majority populations. The research sample consisted of data for 2014-2017 concerning 406 banks from 15 countries, including Bahrain, Indonesia, Britain, Germany, Jordan, Kuwait, Malaysia, Oman, Pakistan, Qatar, Saudi Arabia, Senegal, Sudan, Turkey, and the United Arab Emirates. This research found that sukuk market development leads to significant decreases in the overall profitability of non-Islamic and Islamic banks in Muslim majority countries. However, this research did not find any significant result of the impact of sukuk market development on the profitability of conventional banks in non- Muslim majority countries. Therefore, the impact of the development of sukuk only significantly impacts the banking industry in countries with a majority Muslim population. Finally, this study also found that the development of the sukuk market and banking can have a co-evolution relationship with testing the influence of international sukuk.</i>