

ABSTRAK

Setiyo Wati Dwi Lestari, Pengaruh Kinerja Keuangan Bank Umum Syariah Terhadap Pertumbuhan Ekonomi di Indonesia Tahun 2011-2020. Dibawah bimbingan Dr. Zakik, S.E., M.Si

Penelitian ini bertujuan untuk mengetahui variabel ROA, FDR, CAR dan NPF terhadap Pertumbuhan Ekonomi di Indonesia tahun 2011 – 2020. Dalam penelitian ini menunjukkan bagaimana variabel-variabel tersebut mempengaruhi Pertumbuhan Ekonomi di Indonesia. Penelitian ini dilakukan dengan melihat kinerja bank umum syariah melalui rasio ROA, FDR, CAR dan NPF. Menggunakan data sekunder berupa data panel dengan cross-section 11 bank umum syariah dan time series selama 10 tahun.

Analisis dalam penelitian ini menggunakan metode estimasi data panel, Uji Chow test, Uji Lagrange Multiplier, dan Uji Statistik untuk mengetahui berapa besar pengaruh bank umum syariah terhadap pertumbuhan ekonomi di Indonesia. Hasil dari penelitian adalah terdapat beberapa variabel bank umum syariah yang mana kinerja bank mempengaruhi pertumbuhan ekonomi di Indonesia. Hasil dari penelitian yang telah dilakukan menunjukkan bahwa secara simultan variabel independen berpengaruh signifikan terhadap pertumbuhan ekonomi. Secara parsial variabel FDR positif signifikan terhadap pertumbuhan ekonomi, variabel CAR negatif signifikan terhadap pertumbuhan ekonomi, sementara ROA dan NPL tidak signifikan terhadap pertumbuhan ekonomi di Indonesia. Penelitian ini menunjukkan belum maksimalnya kinerja keuangan bank umum syariah di Indonesia pada periode penelitian, sehingga belum memberikan dampak yang signifikan terhadap kesejahteraan masyarakat Indonesia.

Kata Kunci : Bank Umum Syariah, ROA, FDR, CAR, NPF dan Pertumbuhan Ekonomi

ABSTRACT

Setiyo Wati Dwi Lestari, The Effect of Financial Performance of Islamic Commercial Banks on Economic Growth in Indonesia in 2011-2020. Under the guidance of Dr. Zakik, S.E., M.Si

This study aims to determine the ROA, FDR, CAR and NPF variables on Economic Growth in Indonesia in 2011-2020. This study shows how these variables affect Economic Growth in Indonesia. This research was conducted by looking at the performance of Islamic commercial banks through the ratio of ROA, FDR, CAR and NPF. Using secondary data in the form of panel data with a cross-section of 11 Islamic commercial banks and a time series of 10 years.

The analysis in this study uses panel data estimation methods, Chow test, Lagrange Multiplier Test, and Statistical Test to find out how much influence Islamic commercial banks have on economic growth in Indonesia. The results of the study are that there are several variables of Islamic commercial banks in which bank performance affects economic growth in Indonesia. The results of the research that has been done show that simultaneously the independent variables have a significant effect on economic growth. Partially, the FDR variable has a significant positive impact on economic growth, the negative CAR variable has a significant negative impact on economic growth, while ROA and NPL are not significant for economic growth in Indonesia. This study shows that the financial performance of Islamic commercial banks in Indonesia has not been maximized during the study period, so it has not had a significant impact on the welfare of the Indonesian people.

Keywords: Islamic Commercial Banks, ROA, FDR, CAR, NPF and Economic Growth