

# **ANALISIS RISIKO LIKUIDITAS PADA PERBANKAN ISLAM**

## **DISERTASI**

Diajukan untuk Memenuhi Salah Satu Syarat Menempuh Ujian Sidang  
Doktor Manajemen pada Program Doktor Manajemen



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# ANALISIS RISIKO LIKUIDITAS PADA PERBANKAN ISLAM

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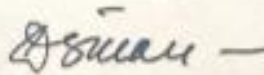
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## LEMBAR PENGESAHAN

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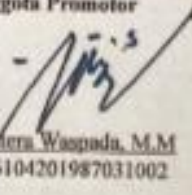
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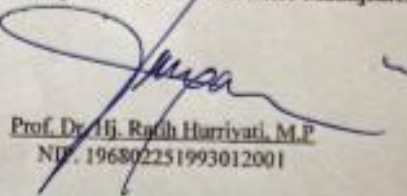
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## ABSTRAK

Permasalahan penelitian ini melihat pengaruh antara faktor sistematis, unsistematis dan risiko kredit terhadap risiko likuiditas pada perbankan Islam. Dimana, risiko likuiditas pada perbankan konvensional dinilai sebagai faktor utama yang menyebabkan risiko berdampak sistemik pada saat krisis global. Penelitian ini khusus dilakukan pada perbankan Islam, sebab perbankan Islam dinilai sebagai bank yang tidak terkena dampak saat krisis global. Penelitian ini dilakukan untuk menguji dan menjelaskan tentang kinerja perbankan Islam yang dinilai lebih tangguh dibanding perbankan konvensional dalam menghadapi krisis. Metode yang digunakan dalam penelitian ini adalah penelitian eksplanatori dengan pendekatan kuantitatif. Teknik pengumpulan data menggunakan *purposive sampling* dengan kriteria. Berdasarkan kriteria yang telah ditentukan, dari 395 bank Islam di 33 negara, terpilih sampel sebanyak 105 bank Islam di 24 negara sejak tahun 2007 hingga tahun 2016. Dengan demikian, sebanyak 1050 unit analisis data digunakan yang merupakan perkalian dari 105 bank dengan 10 tahun. Hasil penelitian ini menunjukkan bahwa faktor sistematis dan unsistematis berpengaruh terhadap risiko kredit dan faktor sistematis, unsistematis berpengaruh terhadap risiko likuiditas namun risiko kredit tidak berpengaruh terhadap risiko likuiditas pada perbankan Islam. Berdasarkan hasil tersebut dapat dijelaskan bahwa, perbankan Islam mampu bertahan dari krisis global dikarenakan risiko kredit tidak mempengaruhi risiko likuiditas. Apabila risiko likuiditas pada perbankan Islam aman, maka perbankan Islam dapat terhindar dari risiko berdampak sistemik yang dapat menimbulkan terjadinya efek domino pada bank lain. Hasil temuan tersebut sama halnya dengan temuan yang secara khusus dilakukan di Indonesia.

**Kata Kunci:** faktor sistematis, faktor unsistematis, risiko kredit, risiko likuiditas, perbankan Islam

## **ABSTRACT**

*The problem of this study looks at the influence between systematic, unsystematic, and credit factors on liquidity risk in Islamic banking. Where, liquidity risk in conventional banks considers the main factors that cause systemic risk during the global crisis. This research was conducted specifically on Islamic banking, because Islamic banking considers it a bank that does not think of the global crisis. This research was conducted to discuss and explain about Islamic banking which discusses conventional banking in overcoming the crisis. The method used in this research is explanatory research with quantitative research. Data collection techniques using purposive sampling with criteria. Based on predetermined criteria, from 395 Islamic banks in 33 countries, a sample of 105 Islamic banks in 24 countries was selected from 2007 to 2016. Thus, as many as 1050 units of data analysis were used which are multiplications of 105 banks with 10 years. The results of this study indicate systematic and unsystematic factors on credit risk and systematic factors, not systematic on liquidity risk, but not related to liquidity risk in Islamic banking. Based on these results it can be estimated that, Islamic Banking is able to withstand the global crisis because credit risk does not affect liquidity. When liquidity risk in Islamic banking is safe, Islamic banking can avoid systemic risk which can have a domino effect on other banks. The findings are the same as those conducted in Indonesia.*

**Keywords:** *systematic factors, unsystematic factors, credit risk, liquidity risk, Islamic banking*

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