

# Pengaruh sinergi transaksional Badan Usaha Milik Negara terhadap kinerja pembiayaan bank umum syariah perusahaan anak Badan Usaha Milik Negara / Herudi Kandau Nugroho, M. Cholil Nafis

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20471668&lokasi=lokal>

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## Abstrak

### <b>ABSTRACT</b><br>

In order to support accelerated growth and cross selling transaction as well as strengthening the position of state-owned enterprises to face free competition and globalization, synergy in all of the lines business are needed. One of them is the transactional synergy where the source of financing came from Islamic commercial bank subsidiaries of SOEs. The research concluded that both frequency and value of transactions are significantly influence Financing to Debt Ratio (FDR) and Non Performing Financing (NPF) Islamic commercial bank subsidiaries of SOEs. Partially, from the side of its influence on FDR: the more number of synergy transactional accounts of SOE, the higher FDR Islamic commercial bank subsidiaries of SOEs. The larger the value of synergy transactional SOEs, the lower the FDR Islamic commercial bank subsidiaries of SOEs. Partially, from the side of its effects on the NPF: the more number of synergy transactional accounts of SOEs, the higher NPF Islamic commercial bank subsidiaries of SOEs. The larger the value of synergy transactional SOEs, the higher NPF Islamic commercial bank subsidiaries of SOEs. In the implementation of synergy transactional, PT BNI is at level of efficiency, while PT BSM and PT BRIS are not.