

Faktor yang mempengaruhi pembiayaan perbankan syariah di Indonesia: MODEL ECM / Yudhistira Ardana

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Abstrak

ABSTRAK

This study aims to determine the factors that influence the financing of Islamic banking in Indonesia. This study examines BI rate, BOPO, CAR, FDR, Inflation, NPF, Exchange Rate and Financing of Islamic Banking in Indonesia. The data in this study is secondary data from January 2013 to September 2017. The data is analysed using the Error Correction Model and processed by eviews. The results of this are the variables that influence the short-term financing of Islamic banks are BOPO and FDR, while the variables BI_rate, CAR, inflation, NPF and Exchange rates have no effect. Furthermore, the variables that influence the long-term financing of Islamic banks are BI_rate, BOPO, CAR, FDR and inflation, while the NPF and exchange rate variables have no effect.