Pengaruh faktor sosial dan makro ekonomi terhadap performa keuangan Bank Syariah: Studi kasus pada 10 negara periode tahun 2021-2023 = The influence of social and macroeconomic factors on the financial performance of Islamic Banks: Case study in 10 countries for the period 2021-2023

Muhammad Farhan, author

Abstrak

Penelitian ini menganalisis pengaruh faktor sosial dan makro ekonomi terhadap performa keuangan bank syariah di 10 negara (2021-2023). Sampel mencakup 27 Bank Syariah dari 10 Negara urutan teratas dari skor IFCI tahun 2022. Metode data panel efek tetap dan efek acak diterapkan pada penelitian ini. Hasil menunjukkan FDR dan angka kemiskinan berkorelasi signifikan secara positif, sedangkan FDI dan NPF berkorelasi signifikan secara negatif. Negara Sudan dan Pakistan memiliki kebijakan pemerintah dan penerimaan sosial yang mendukung Bank Syariah, sedangkan Kuwait persaingan antar bank ketat dan masih tinggi ketergantungan pendapatan dari minyak.
......This research analyzes the influence of social and macroeconomic factors on the financial performance of Islamic banks in 10 countries from 2021 to 2023. The sample includes 27 Islamic banks from the top 10 countries according to the 2022 IFCI score. Panel data methods, including fixed effects and random effects models, are applied in this study. The results indicate that the Financing to Deposit Ratio (FDR) and poverty rate are significantly and positively correlated, while Foreign Direct Investment (FDI) and Non-Performing Financing (NPF) are significantly and negatively correlated. Sudan and Pakistan have government policies and social acceptance that support Islamic banks, whereas in Kuwait, competition among banks is intense, and there is still a high dependence on oil revenue.