

Abstrak

Sejak krisis ekonomi tahun 1997 puluhan bank konvensional yang ditutup dan dimerger, sementara bank syariah justru berkembang. Sebelum krisis hanya ada 1 Bank Umum Syariah (BUS) dan 9 Bank Perkreditan Rakyat Syariah (BPRS), pada tahun 2006 sudah menjadi 3 BUS, 20 Unit Usaha Syariah (UUS) dan 105 BPRS.

Sebagaimana pengalaman bank konvensional ada beberapa faktor yang mempengaruhi penyaluran dana, yakni Dana Pihak Ketiga (DPK), Bonus Sertifikat Wadiah Bank Indonesia (SWBI), Pembiayaan bermasalah atau *Non Performing Financing* (NPF). Penelitian ini dilakukan untuk mengetahui seberapa besar pengaruh faktor-faktor tersebut terhadap penyaluran dana atau pembiayaan bank syariah di Indonesia periode 2003.10-1007.12.

Dengan menggunakan analisis regresi berganda, penelitian ini menunjukkan bahwa variabel DPK berpengaruh positif dan signifikan terhadap penyaluran dana. Artinya, kenaikan DPK akan menyebabkan naiknya penyaluran dana bank syariah. Sementara variabel bonus SWBI berpengaruh signifikan terhadap pembiayaan namun pengaruh tersebut berhubungan negatif. Artinya, bila bonus SWBI turun maka bank syariah tidak membeli SWBI tetapi tetap menyalurkan dananya ke masyarakat. Variabel NPF ditemukan tidak berpengaruh signifikan terhadap pembiayaan bank syariah.

Kata-kata Kunci: Penyaluran Dana atau Pembiayaan, Dana Pihak Ketiga (DPK), Sertifikat Wadiah Bank Indonesia (SWBI), *Non Performing Financing* (NPF)

Abstract

Since the 1997 monetary crisis, while of tens conventional bank have been liquidated and merged, the Islamic Bank or Syariah Bank is more developed. Before the crisis, there was only 1 Syariah Commercial Bank and 9 Syariah Rural Financing Banks (SRFB). But in 2006, there were 3 Syariah Commercial Banks, 20 Syariah Business Unit and 105 Syariah Rural Financing Banks.

As the Conventional Banks have been experienced there are several factors that influence the supply of financing, they are the Third Party Fund (DPK), Bonus of Bank Indonesia Certificates (in Islamic Bank is Bank Indonesia Wadiah Certificates), Non Performing Financing (NPF). So, this study assesses the effect of the factors on the supply of financing done by Syariah Banks in Indonesia during the period of 2003.10-2007.12

The use of multiple regression analysis in this research shows that DPK variable has a positive and significant effect to the financing supply. It means that the increase of DPK will cause the increase of supply of fund or financing. Meanwhile the SWBI bonus variable has a negative and significant effect. It means that if there are decrease of SWBI bonus, Syariah Banks do not buy the SWBI but they still supply the fund to society. NPF variable is find that it has no significant effect to financing of Syariah Banks.

Keywords: Supply of Financing, Third Party Fund (DPK), Bank Indonesia Wadiah Certificates (SWBI), Non Performing Financing (NPF)

