

**LAPORAN AKHIR
PENELITIAN SKEMA PENELITIAN TERAPAN**



**IMPLEMENTING OPERATIONAL RESILIENCE FOR ISLAMIC
BANKING IN INDONESIA AND MALAYSIA**

Dimas Bagus Wiranatakusuma, S.E., M.Ec., PhD., CIB., CRM., CRP (0516108502)

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UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

Dibiayai Oleh Lembaga Riset dan Inovasi (LRI)

Universitas Muhammadiyah Yogyakarta

Tahun Anggaran 2021/2022



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PROTEKSI ISI LAPORAN AKHIR PENELITIAN

Dilarang menyalin, menyimpan, memperbanyak sebagian atau seluruh isi laporan ini dalam bentuk apapun kecuali oleh peneliti dan pengelola administrasi penelitian.

LAPORAN AKHIR PENELITIAN

Informasi Data Usulan Penelitian

1. IDENTITAS PENELITIAN

A. JUDUL PENELITIAN

Implementing Operational Resilience for Islamic Banking in Indonesia and Malaysia

B. SKEMA, BIDANG, TEMA, DAN TOPIK PENELITIAN

Skema Penelitian	Bidang Fokus Penelitian	Tema Penelitian	Topik Penelitian
Penelitian Terapan	Sosial Humaniora - Seni Budaya - Pendidikan	Ekonomi dan sumber daya manusia	Kewirausahaan, koperasi, dan UMKM.

C. KOLABORASI DAN RUMPUN ILMU PENELITIAN

Jenis Kolaborasi Penelitian	Rumpun Ilmu 1	Rumpun Ilmu 2	Rumpun Ilmu 3
Kolaboratif Luar Negeri	ILMU EKONOMI	ILMU EKONOMI	Ekonomi Syariah

D. WAKTU PELAKSANAAN

Tahun Usulan	Tahun Pelaksanaan	Lama Penelitian
2021	2022	1

E. ANCOR RESEARCH

Anchor Research	Topik Anchor
Dimas Bagus Wiranatakusuma, S.E., M.Ec., PhD., CIB., CRM., CRP	Formulation of a mechanism to monitor the development of Islamic financial institutions: Operasionalisasi Ketahanan Lembaga Keuangan Syariah

2. IDENTITAS PENELITIAN

Nama	Peran	Tugas
Dimas Bagus Wiranatakusuma, S.E., M.Ec., PhD., CIB., CRM., CRP	Ketua Pengusul	
Slamet Riyadi, S.T., M.Sc., Ph.D.	Pakar Bidang	Memberikan advice terkait pembuatan prototype produk
Rafif Fairuztama	Mahasiswa Bimbingan	Membantu koleksi referensi dan analisis data

3. MITRA KERJASAMA PENELITIAN (JIKA ADA)

Pelaksanaan penelitian dapat melibatkan mitra kerjasama, yaitu mitra kerjasama dalam melaksanakan penelitian, mitra sebagai calon pengguna hasil penelitian, atau mitra investor

Mitra	Nama Mitra	Kepakaran
Universiti Utara Malaysia	Dr. NORAZLINA ABD. WAHAB	Islamic Finance

4. KOLABORASI PENELITIAN (JIKA ADA)

Mitra	NIDN/NIK	Instansi
Prof. Dr. ROSYLIN BINTI MOHD YUSOF	A35190813	Universiti Utara Malaysia

5. LUARAN DAN TARGET CAPAIAN

Luaran Wajib

Tahun	Jenis Luaran
1	Publikasi Jurnal Internasional terindeks SCOPUS,
1	Prototype
1	Merek
1	Paten

Luaran Tambahan

Tahun	Jenis Luaran

6. KLUSTER

Kluster	Sub Kluster	Group Riset	Mata kuliah
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7. ANGGARAN

Rencana anggaran biaya penelitian mengacu pada PMK yang berlaku dengan besaran minimum dan maksimum sebagaimana diatur pada buku Panduan Penelitian dan Pengabdian kepada Masyarakat.

Total Keseluruhan RAB Rp. 25,000,000

Tahun 1 Total Rp. 25,000,000

Jenis Pembelanjaan	Komponen	Item	Satuan	Vol.	Harga Satuan	Total
BAHAN	Hibah Alat/Barang	Flash Disk	Unit	1	Rp. 160,000	Rp. 160,000
PELAPORAN, LUARAN WAJIB, DAN LUARAN TAMBAHAN	Article Processing Charge (APC)	Proofreading	Artikel	30	Rp. 142,000	Rp. 4,260,000
PELAPORAN, LUARAN WAJIB, DAN LUARAN TAMBAHAN	Biaya Luaran KI (Paten, Hak Cipta , dll)	Biaya Prototype	Paket	1	Rp. 10,000,000	Rp. 10,000,000
ANALISIS DATA	Honorarium Pengolah Data	HR Peneliti	Per Penelitian	180	Rp. 38,000	Rp. 6,840,000

Jenis Pembelian	Komponen	Item	Satuan	Vol.	Harga Satuan	Total
PENGUMPULAN DATA	Honorarium Asisten Lapangan	HR Asisten Peneliti	OJ	180	Rp. 18,000	Rp. 3,240,000

8. LEMBAR PENGESAHAN

HALAMAN PENGESAHAN LAPORAN AKHIR PENELITIAN SKEMA:

Judul : Implementing Operational Resilience for Islamic Banking in Indonesia and Malaysia
 Peneliti/Pelaksana : Dimas Bagus Wiranatakusuma, S.E., M.Ec., Ph.D., CIB., CRM., CRP
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Anggota

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 Jabatan Fungsional : Lektor
 Program Studi/Fakultas : Teknologi Informasi

Nama : Rafif Fairuztama
 NIM : 20200430028
 Prodi : S1 Ekonomi

Mitra : Universiti Utara Malaysia
 Nama Mitra : Dr. NORAZLINA ABD. WAHAB
 Kepakaran : Islamic Finance

Nama : Prof. Dr. ROSYLIN BINTI MOHD YUSOF
 NIK : A35190813
 Institusi : Universiti Utara Malaysia

Biaya : Rp. 25,000,000

Yogyakarta, 20 Agustus 2022

Mengetahui,
Kepala LRI,



(Signature)
Prof. Dr. Dyah Mutiarin, MS.i.
NIK : 19700502 199603

9. RINGKASAN

Operasional resilience is a new concept and just release by Central Bank of UK in 2021. It refers to a condition whereby the financial institutions should develop their risk tolerance levels. These levels enables them to operationally measure at which level of risk ready to accept. By developing these levels, they could then operationally set up their behavior reflected through their financial variables. Finally, the financial institutions can reach their financial resilience in the sense they have ability to absorb shocks, manage their vulnerability, as well as able to remain promote their financial services. In other words, operational resilience leads to business sustainability in the midst of rapid disruption and uncertainty.

10. KEYWORDS

operational resilience, financial institution, Islamic bank, Indonesia, Malaysia

11. HASIL PELAKSANAAN PENELITIAN

Setelah membahas tujuan penelitian dan kerangka kerja konseptual, penelitian ini menemukan hasil, sebagai berikut:

1. Sumber guncangan menyerang perbankan syariah dapat diidentifikasi dari indikator makroekonomi terkemuka. Hasil penelitian ini menunjukkan bahwa sumber guncangan terjadi pada pertumbuhan GDP ketika pertumbuhan bulanan kurang dari 0,28%. Sumber shock inflasi adalah ketika inflasi bulanan lebih dari 1,16%. Sumber shock pada nilai tukar nominal jika gerakan di atas Rp 15.578 terhadap 1 USD dan sumber shock dari JII adalah jika pergerakan harga saham terkoreksi di bawah -7,08%. Untuk meningkatkan ketahanan perbankan syariah, stabilitas ekonomi harus dijaga. Hal ini penting untuk menempatkan kondisi makroekonomi dalam posisi yang optimal dalam kisaran tertentu.
2. rasio keuangan perbankan Islam dapat digunakan sebagai ukuran kerentanan Bank. Hasil penelitian ini menunjukkan bahwa perbankan Islam dikatakan rentan jika NPF lebih dari 5,31%. CAR kurang dari 13,4%. CEAEA kurang dari 1,91%. IPR kurang dari 28,4%. FDR lebih dari 101,0%. LA kurang dari 13,4%. NCD kurang dari 46%. NPM kurang dari 7,90%. ROA kurang dari 0,58%. NOM kurang dari 0,52%. CIR lebih dari 95,95%. PLS lebih dari 4,40%
3. ketahanan perbankan syariah terjadi dengan menempatkan indikator makroekonomi terkemuka dan kinerja perbankan syariah pada tingkat yang optimal. Tingkat optimal dari GDP di kisaran 1,59% menjadi 2,87%. Inflasi -0,43% ke 0,37% (m-t-m). Nominal Tingkat tukar terhadap USD adalah Rp. 8664 untuk Rp.12,056 dan JII adalah 0,42% ke 7,85%. Kondisi yang diharapkan atau optimal yang menyebabkan ketahanan perbankan rasio keuangan berdasarkan adalah: NPF adalah di kisaran 2,62% sampai 3,95%. CAR adalah di kisaran 13,44% menjadi 16,61%. CEAEA adalah di kisaran 3,55% sampai 5,54%. HKI adalah di kisaran 33,65% menjadi 38,81%. FDR adalah di kisaran 77,53% menjadi 89,36%. LA adalah di kisaran 24,52% menjadi 29,13%. NCD adalah di kisaran 49,87% menjadi 53,83%. NPM adalah di kisaran 13,74% menjadi 19,98%. ROA adalah di kisaran 1,37% sampai 2,09%. NOM adalah di kisaran 1,04% sampai 1,62%. CIR adalah di kisaran 76.347% untuk 85,41%. PLS adalah di kisaran 2,33% sampai 3,40%. Kunci untuk ketahanan perbankan Islam adalah mengoptimalkan kinerja internal dan mengendalikan stabilitas makroekonomi. Hal ini karena saldo aset, dana dan efisiensi intermediasi didukung oleh stabilitas ekonomi makro.

12. KESIMPULAN PENELITIAN

1. Kondisi ekonomi makro yang stabil adalah kunci ketahanan perbankan Islam. Untuk mencapai kondisi ini, GDP perlu ditingkatkan setidaknya di atas 2% bulanan. Inflasi perlu dijaga rendah sekitar 0,37% bulanan. Nilai tukar perlu ditekan dengan kondisi sekitar Rp. 12.056 melawan 1 USD. JII perlu dipertahankan pada kondisi sekitar 0,42% menjadi 7,85% bulanan.
2. Namun, di tengah-tengah kondisi global yang mengalami fenomena volatilitas, ketidakpastian, kompleksitas, dan ambiguitas (VUCA), kadang-kadang pemerintah tidak dapat mengendalikan tekanan dari luar. NPF harus dijaga di bawah 3,95%. Mobil harus diturunkan ke bawah 16,6%. Creaa perlu diangkat di atas 3,55%. HKI perlu diturunkan dalam kisaran 33,65% -38,81%. FDR harus ditingkatkan di atas 77,53%. LA perlu dikurangi menjadi kisaran 24,52% hingga 29,14%. NCD perlu ditingkatkan di atas 49,87%. NPM perlu dijaga di atas 13,74%. ROA perlu ditingkatkan di atas 1,37%. NOM perlu dijaga di atas 1,04%. CIR perlu dipertahankan di kisaran 76,37% menjadi 85,41%. PLS perlu diturunkan ke bawah 3,40%.
3. Karena ketahanan perbankan didukung oleh kondisi ekonomi makro, aspek ekonomi makro harus dikontrol dalam posisi optimal dan perbankan syariah harus dapat mengidentifikasi kondisi ekonomi makro secara teratur.

13. STATUS LUARAN WAJIB

1. Publikasi Scopus - Draft
2. Prototype – Proses Finishing
3. Merek – Proses Finishing
4. Paten - Belum

14. DOKUMEN LUARAN WAJIB

1. Publikasi Scopus - Ada
2. Prototype – Ada
3. Merek – Ada
4. Paten - Belum

15. LINK LUARAN WAJIB

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16. STATUS LUARAN TAMBAHAN

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17. DOKUMEN LUARAN TAMBAHAN

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18. LINK LUARAN TAMBAHAN

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19. PERAN MITRA (JIKA ADA)

Membantu membuat literature review

20. DAFTAR PUSTAKA

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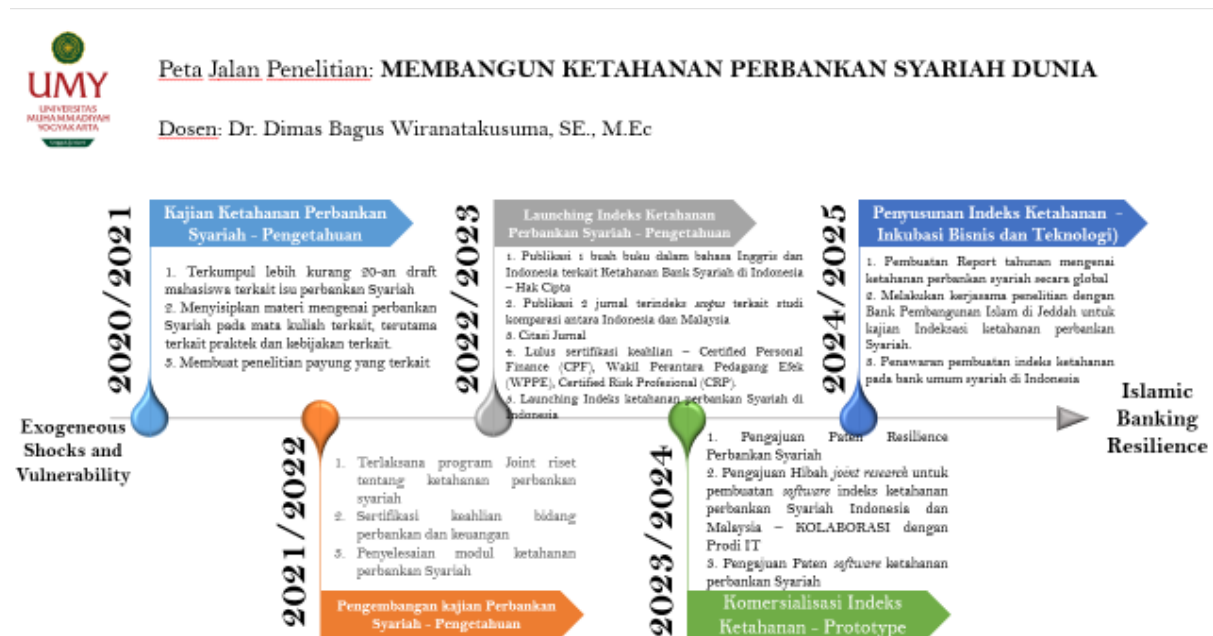
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21. LAMPIRAN-LAMPIRAN



Tahapan Penyelesaian Prototype

No	Deskripsi Kerja	1	2	3	4	5	6	7	8	9	10	11	12
1	System Architecture Planning	■											
2	UI Design Planning			■	■	■	■						
3	Coding				■	■	■	■	■	■	■	■	
5	QA Testing												■
6	Publishing												■

Mou Kerjasama Internasional



INFORMATION FOR FUND TRANSFER
(shall be formed as part and parcel of the Agreement)

UNIVERSITI UTARA MALAYSIA

Recipient Name	:	UNIVERSITI UTARA MALAYSIA
Bank Account No.	:	02093010000010
Bank's Name & Address	:	Bank Islam Malaysia Berhad (BIMB) UUM Branch Varsity Mall, Universiti Utara Malaysia 06010, Sintok Kedah
SWIFT Code	:	BIMBMYKL
Reference	:	Research Fund for Prof Rosylin Mohd Yusof
Bank ID No.	:	GB0000071E
Bank Tel. No.	:	604-9246271 / 6272

UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

Recipient Name	:	UMY IPIEF
Bank Account No.	:	7138144318
Bank's Name & Address	:	Bank Syariah Indonesia (BSI), UMY Branch Jl. Brawijaya, Geblagan, Tamantirto, Kec. Kasihlan, Bantul, Daerah Istimewa Yogyakarta 55183
SWIFT Code	:	BIC:BSMDIDJA
Reference	:	Research Fund for Dr. Dimas Bagus Wiranatakusuma
Bank ID No.	:	BSI
Bank Tel. No.	:	62274450215

Penawaran Kerjasama pembuatan Prototype

wesclic **STUDIO W**

Proposal Penawaran

**SISTEM INFORMASI
PENILAIAN PERBANKAN (SIPP)**

Untuk:
Dr. Dimas Bagus Wiranatakusuma, SE., M.Ec

Wesclic HQ.
Jl. Ipa Tut Harsono No. 16, Umbulharjo
Yogyakarta. 55145

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Name	Modified	Modified By	+ Add column
1. UJI GRANGER.docx	April 9	Garjar Primambudi	
Draft	December 24, 2021	Garjar Primambudi	
1A INDONESIA- Banking.xlsx	8 hours ago	Ahmad Fitra Nanda Dava V	
1B INDONESIA- Macro.xlsx	April 9	Aurelia Azh Nindy	
1C INDONESIA- (Integrasi bank¯o) De...	April 6	Dimas Bagus Wiranata Kus	
2A MALAYSIA- Banking.xlsx	April 9	Aurelia Azh Nindy	
2B MALAYSIA- Macro.xlsx	April 6	Dimas Bagus Wiranata Kus	
2C MALAYSIA- (Integrasi bank¯o) Dev...	April 6	Dimas Bagus Wiranata Kus	
DATA IB.xlsx	March 27	Dimas Bagus Wiranata Kus	
UJI GRANGER.docx	November 20, 2021	Garjar Primambudi	

Transfer Dana Matching Grant – 5000 Malaysia Ringgit

Bismillahirrahmanirrahim
Kepada PT Bank Syariah Indonesia
 Harap dilakukan transaksi berikut Please do this transaction:

Jenis Transaksi Transaction: Setoran Deposit Pemindahbukuan Overbooking RTGS RTGS Wiring Transfer Clearing-Collection SWIFT SWIFT Wire Transfer Domestic Draft Lainnya Others

No.: A 09302
 Tanggal Date 20/04/2022

Cabang Branch **UMY**

Harap ditulis dengan huruf cetak fill in with block letters

VALIDASI Validation

SWIFTCODE **BIMOMYKL**

PENERIMA Beneficiary: Penerima Bersifat Non-Resident Penerima Bersifat Resident

Name **UNIVERSITI UTARA MALAYSIA**
 Account Number **0209301000010**
 Bank **BANK ISLAM MALAYSIA BERHAD**
 Branch **UMU BRANCH UNIVERSITY MALL, UNIVERSITI UTARA MALAYSIA 06010, SINTOK**
 Mata Uang Currency **MYR**

PENGIRIM Applicant: Perorangan Badan Perseorangan Badan Perusahaan

Name **DIFAS BASUS WIRAPATA EUSIMA**
 Nomor Identitas Identity Number **3511111116100500102**
 Alamat & Nomor 1 Telephone Address & Telephone Number **CITRA GRAND MUTLARA**

SUMBER DANA TRANSAKSI Source of Fund: Tunai Cash Debet Rekening Debet Account **70161045411**

Jumlah Amount **5000 MYR**
 Terbilang **LIMA RIBU RINGGIT MALAYSIA**

BIAYA TRANSAKSI Handling Charge: Tunai Cash Debet Rekening Debet Account **70161045411**

Biaya Bank Koresponden Correspondent Charge Program Aplikasi Penawaran Beneficiary Lainnya Others

PAYMENT FOR MATCHING RESEARCH GRANT ON ISLAMIC BANKING RESILIENCE BETWEEN INDONESIA AND MALAYSIA

445-001 Lembar 1: v16A Teller



RESEARCH PARTNER SURVEY

Research Partner name(s) : ASSOC. PROF. DR. NORAZLINA ABD WAHAB
University/Institution : UNIVERSITI UTARA MALAYSIA
Address : UNIVERSITI UTARA MALAYSIA, 06010 SINTOK,
KEDAH, MALAYSIA
Position : SENIOR LECTURER
Gender : Female/Male

NO	INDICATORS	Satisfied	Neutral	Dissatisfied
1	Research planning is in line with the needs of the research partner(s).	√		
2	Research planning is in line with occupational health and safety standards (K3) for research partner(s).	√		
3	Research implementation is in line with the principles of the scientific method.	√		
4	Research implementation is in line with occupational health and safety standards (K3) for research partner(s).	√		
5	Research output is in line with research planning.	√		
6	Research output is in line with the research partner's expectation.	√		
7	The research result is being maximal utilized.	√		
8	Research funding is adequate compared with the expected research output.	√		
9	Suggestion(s)	The research is progressing well as planned.		

15th April, 2022.

Signature,

(Name: NORAZLINA ABD WAHAB)