



# UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

Kampus terpadu: Jl. Brawijaya, Geblagan, Tamantirto, Bantul, Daerah Istimewa Yogyakarta 55183

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## PROTEKSI ISI LAPORAN KEMAJUAN PENELITIAN

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

## LAPORAN KEMAJUAN PENELITIAN

### Informasi Data Usulan Penelitian

#### 1. IDENTITAS PENELITIAN

##### A. JUDUL PENELITIAN

BUILDING THE RESILIENCE OF ISLAMIC BANKING IN INDONESIA AND MALAYSIA

##### B. SKEMA, BIDANG, TEMA, DAN TOPIK PENELITIAN

Skema Penelitian	Bidang Fokus Penelitian	Tema Penelitian	Topik Penelitian
Penelitian Penugasan Strategis	Sosial Humaniora - Seni Budaya - Pendidikan	Ekonomi dan sumber daya manusia	Sumber daya manusia dalam lingkup organisasi industri

##### 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

#### 2. IDENTITAS PENELITIAN

Nama	Peran	Tugas
Dimas Bagus Wiranatakusuma, Dr. , S.E., M.Ec., CIB., CRM., CRP	Ketua Pengusul	
Ayif Fathurrahman, Dr., S.E., SEI, MSI	Anggota Pengusul	Analisis Data
Ganjar Primambudi	Mahasiswa Bimbingan	Pengumpulan Data
Prof. Dr. Rosylin Mohd Yusof	Pakar Bidang	Analisis Data dan Interpretasi - Malaysia Case

### 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	Prof. Dr. Rosylin Mohd Yusof	Islamic Banking and Finance

### 4. LUARAN DAN TARGET CAPAIAN

#### Luaran Wajib

Tahun	Jenis Luaran
1	Publikasi Jurnal Internasional terindeks SCOPUS,

#### Luaran Tambahan

Tahun	Jenis Luaran
1	Kekayaan Intelektual,

### 5. 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. 35,000,000

Tahun 1 Total Rp. 35,000,000

Jenis Pembelanjaan	Komponen	Item	Satuan	Vol.	Harga Satuan	Total
BAHAN	ATK	Kertas	Paket	2	Rp. 50,000	Rp. 100,000
BAHAN	ATK	Materai	Paket	10	Rp. 10,000	Rp. 100,000
ANALISIS DATA	Biaya Konsumsi Rapat	Makan Minum	OH	10	Rp. 30,000	Rp. 300,000
PELAPORAN, LUARAN WAJIB, DAN LUARAN TAMBAHAN	Biaya Luaran KI (Patent, Hak Cipta, dll)	HKI	Paket	1	Rp. 750,000	Rp. 750,000
PELAPORAN, LUARAN	Biaya Seminar Internasional	Registrasi	Paket	1	Rp. 2,000,000	Rp. 2,000,000

Jenis Pembelanjaan	Komponen	Item	Satuan	Vol.	Harga Satuan	Total
WAJIB, DAN LUARAN TAMBAHAN						
PELAPORAN, LUARAN WAJIB, DAN LUARAN TAMBAHAN	Publikasi Artikel di Jurnal Internasional	Biaya Publikasi	Paket	1	Rp. 5,000,000	Rp. 5,000,000
PELAPORAN, LUARAN WAJIB, DAN LUARAN TAMBAHAN	Biaya Penyusunan Buku Termasuk Book Chapter	Pembuatan Buku	Paket	20	Rp. 350,000	Rp. 7,000,000
PELAPORAN, LUARAN WAJIB, DAN LUARAN TAMBAHAN	Biaya Luaran Wajib Publikasi Media	Media Massa	Paket	1	Rp. 500,000	Rp. 500,000
SEWA PERALATAN	Peralatan	Proofreading	Paket	30	Rp. 200,000	Rp. 6,000,000
PELAPORAN, LUARAN WAJIB, DAN LUARAN TAMBAHAN	Biaya Seminar Nasional	Registrasi	Paket	1	Rp. 1,000,000	Rp. 1,000,000
ANALISIS DATA	Transport Lokal	Bensin	OK(Kali)	0	Rp. 0	Rp. 0
PENGUMPULAN DATA	HR Sekretariat/Administrasi	Olah Data	OB	3	Rp. 2,750,000	Rp. 8,250,000
ANALISIS DATA	HR Pengolah Data	Analisis Data	Per Penelitian	4	Rp. 1,000,000	Rp. 4,000,000

## 5. LEMBAR PENGESAHAN

### HALAMAN PENGESAHAN LAPORAN KEMAJUAN PENELITIAN SKEMA:

Judul : BUILDING THE RESILIENCE OF ISLAMIC BANKING IN INDONESIA AND MALAYSIA

Peneliti/Pelaksana : Dimas Bagus Wiranatakusuma, Dr. , S.E., M.Ec., CIB., CRM., CRP

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NIM : 20170430108  
Prodi : Ilmu Ekonomi

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NIK : A35190813  
Institusi : Universiti Utara Malaysia

Mitra : Universiti Utara Malaysia  
Nama Mitra : Prof. Dr. Rosylin Mohd Yusof  
Kepakaran : Islamic Banking and Finance

Biaya : Rp. 35,000,000

Yogyakarta, 07 Juli 2021

Mengetahui,  
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## 6. RINGKASAN

Perbankan Syariah secara operasional tidak hanya untuk semata-mata mengejar keuntungan, namun juga fungsi sosial yang berprinsip pada Syariah Islam. Dalam praktiknya, transaksi jual beli dan kerjasama mengganti pinjaman berbasis bunga dengan skema investasi berbasis bagi hasil serta untuk mempromosikan ekuitas yang keberlanjutan dalam alokasi sumber daya. Pondasi keberlanjutan operasional perbankan syariah adalah pada sector rill sehingga gejala yang tidak wajar pada sektor makroekonomi akan mengancam ketahanan perbankan syariah. Dilain sisi, ukuran perbankan syariah di Indonesia terus tumbuh dengan baik. Studi empiris menyebutkan bahwa semakin tumbuh besar ukuran perbankan, maka semakin rentan terhadap guncangan dan berpotensi kepada kegagalan bank. Sehingga, studi ini bertujuan untuk mengukur ketahanan perbankan syariah di Indonesia. Penelitian ini menggunakan pendekatan sistem peringatan dini serta membangun indeks komposit dari 4 indikator makroekonomi dan 12 indikator rasio keuangan perbankan syariah dari tahun 2010 hingga 2020. Temuan utama

penelitian ini menunjukkan bahwa ketahanan perbankan syariah dapat tercapai dengan menempatkan indikator utama makroekonomi dan kinerja perbankan syariah pada tingkat yang optimal.

## **7. HASIL PELAKSANAAN PENELITIAN**

Penelitian ini telah menyelesaikan beberapa tahapan:

1. Tahap Persiapan → mengumpulkan 100 jurnal bereputasi terkait dengan topik dan metode yang akan dikaji. Semua referensi telah dibuat sistematik review dan di arsip dalam Microsoft share.
2. Tahap pelaksanaan tahap 1 → penelitian ini sangatlah teknis karena dilakukan dengan perhitungan excel secara manual. Setidaknya ada 45 tahapan yang harus dilalui untuk mengukur ketahanan perbankan Syariah. Dikarenakan data Indonesia lebih mudah dicari dan lengkap, maka kami selesaikan dulu data Indonesia. Data yang diteliti adalah sebanyak 12 variable, 3 variabel dimensi dan 1 variabel komposit. Untuk data Malaysia, kami mohon bantuan dan supply data dari mitra peneliti dari Malaysia dan sedang di olah.
3. Tahap pelaksanaan tahap 2 → menarasikan hasil analisis data untuk kasus Indonesia (tahap akhir)

## **8. STATUS LUARAN**

1. Publikasi scopus → proses penyelesaian narasi naskah Indonesia dan Malaysia
2. HKI → proses penyusunan buku panduannya

## **9. PERAN MITRA**

1. membantu koleksi referensi terkait
2. membantu kompilasi data, khususnya Malaysia
3. Analisis data

## **10. KENDALA PELAKSANAAN PENELITIAN**

Tidak ada

## **11. RENCANA TAHAPAN SELANJUTNYA**

1. Rencana pelaksanaan tahap 3 → penyelesaian olah data untk Malaysia dan narasi nya.
2. Rencana pelaksanaan tahap 4 → mempublikasikan dahulu narasi lengkap untuk kasus Indonesia

3. Rencana pelaksanaan tahap 5 → Awal Agustus submit ke jurnal scopus untuk narasi naskah kasus Indonesia
4. Rencana pelaksanaan tahap 6 → Awal September submit ke jurnal scopus untuk narasi naskah kasus Malaysia

## 12. DAFTAR PUSTAKA

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### 13. LAMPIRAN-LAMPIRAN

Salah satu contoh analisis data yang dilakukan.

**Appendix 10. Trend of Individual index and Composite Index for Internal Islamic Banking**

Month	INPF	ICAR	ICEAEA	IIPR	IFDR	ILA	INCD	INPM	IROA	INOM	ICIR	IPLS	PDI	IDI	EDI	CI
	HP	HP	HP	HP	HP	HP	HP	HP	HP	HP	HP	HP	HP	HP	HP	HP
Jan-10	8.83	-34.14	33.54	-6.32	24.62	-7.54	-22.00	-4.74	5.66	12.79	1.54	200.97	-1.41	3.74	13.24	7.22
Feb-10	8.34	-33.52	31.91	-6.92	24.93	-8.10	-20.90	-4.47	5.78	12.57	1.26	194.71	-1.78	3.88	12.92	6.94
Mar-10	7.85	-32.89	30.27	-7.52	25.24	-8.66	-19.80	-4.21	5.91	12.36	0.97	188.44	-2.16	4.01	12.60	6.67
Apr-10	7.36	-32.27	28.64	-8.13	25.54	-9.22	-18.69	-3.95	6.03	12.14	0.69	182.15	-2.53	4.15	12.29	6.39
May-10	6.87	-31.65	27.01	-8.73	25.85	-9.78	-17.59	-3.68	6.16	11.92	0.41	175.84	-2.91	4.28	11.97	6.12
Jun-10	6.38	-31.04	25.38	-9.33	26.15	-10.33	-16.48	-3.42	6.28	11.71	0.13	169.51	-3.29	4.42	11.65	5.84
Jul-10	5.90	-30.44	23.76	-9.94	26.45	-10.88	-15.38	-3.16	6.41	11.51	-0.15	163.19	-3.67	4.55	11.33	5.56
Ags-10	5.42	-29.85	22.15	-10.54	26.75	-11.43	-14.28	-2.89	6.53	11.31	-0.43	156.87	-4.04	4.69	11.01	5.28
Sep-10	4.94	-29.29	20.55	-11.14	27.05	-11.98	-13.19	-2.62	6.65	11.12	-0.70	150.56	-4.42	4.82	10.69	5.01
Oct-10	4.47	-28.74	18.97	-11.74	27.35	-12.53	-12.12	-2.35	6.78	10.93	-0.97	144.26	-4.80	4.96	10.37	4.73
Nov-10	4.00	-28.23	17.41	-12.34	27.65	-13.07	-11.07	-2.08	6.90	10.76	-1.24	137.97	-5.18	5.09	10.05	4.45
Des-10	3.54	-27.75	15.88	-12.93	27.95	-13.62	-10.05	-1.80	7.01	10.61	-1.50	131.70	-5.55	5.23	9.73	4.18
Jan-11	3.09	-27.30	14.38	-13.52	28.26	-14.17	-9.06	-1.53	7.13	10.46	-1.76	125.45	-5.93	5.36	9.42	3.90
Feb-11	2.66	-26.89	12.91	-14.10	28.58	-14.71	-8.12	-1.25	7.24	10.34	-2.01	119.23	-6.30	5.49	9.10	3.63
Mar-11	2.23	-26.52	11.49	-14.67	28.90	-15.26	-7.21	-0.97	7.34	10.23	-2.25	113.02	-6.67	5.63	8.79	3.36
Apr-11	1.81	-26.20	10.10	-15.23	29.23	-15.81	-6.35	-0.69	7.44	10.15	-2.48	106.82	-7.03	5.76	8.47	3.09
May-11	1.41	-25.91	8.77	-15.78	29.57	-16.35	-5.55	-0.42	7.53	10.08	-2.71	100.63	-7.39	5.89	8.16	2.82
Jun-11	1.02	-25.67	7.49	-16.31	29.92	-16.89	-4.80	-0.13	7.61	10.04	-2.93	94.44	-7.75	6.03	7.84	2.55
Jul-11	0.65	-25.47	6.26	-16.83	30.27	-17.42	-4.10	0.14	7.68	10.02	-3.13	88.27	-8.09	6.16	7.52	2.28
Ags-11	0.30	-25.30	5.10	-17.32	30.64	-17.96	-3.46	0.42	7.75	10.02	-3.32	82.11	-8.43	6.29	7.21	2.02
Sep-11	-0.04	-25.18	4.02	-17.80	31.01	-18.48	-2.87	0.70	7.80	10.04	-3.50	75.97	-8.75	6.42	6.89	1.76