

## ABSTRAK

### ANALISIS PERBANDINGAN PENYALURAN DANA BANK KONVENSIONAL DAN BANK SYARIAH KE SEKTOR PERTANIAN DI INDONESIA 2016-2021

Oleh

VIO VERA EFFANY

Penelitian ini bertujuan untuk menganalisis perbandingan penyaluran dana bank konvensional dan bank syariah ke sektor pertanian di Indonesia pada tahun 2016-2021. Penelitian ini menggunakan data sekunder dalam bentuk bulanan yang diperoleh dari Bank Indonesia (BI), Statistik Ekonomi dan Keuangan Indonesia (SEKI), Statistik Perbankan Indonesia (SPI), dan Statistik Perbankan Syariah (SPS) dengan menggunakan regresi *time series* dalam periode waktu antara bulan Januari 2016 sampai dengan bulan Desember 2021. Hasil penelitian pada model konvensional menunjukkan bahwa variabel NPL dan ROA berpengaruh negatif dan signifikan terhadap kredit pertanian di jangka panjang serta variabel LDR berpengaruh positif dan signifikan di jangka pendek. Di samping itu, hasil penelitian pada model syariah menunjukkan variabel ROAS berpengaruh positif dan signifikan di jangka panjang.

**Kata kunci:** Kredit dan Pembiayaan Pertanian, *Return on Asset*, *Non Performing Loan / Non Performing financing*, *Loan to Deposit Ratio / Financing to Deposit Ratio*.

## **ABSTRACT**

### **COMPARATIVE ANALYSIS OF THE DISTRIBUTION OF CONVENTIONAL AND ISLAMIC BANK FUNDS TO THE AGRICULTURAL SECTOR IN INDONESIA 2016-2021**

**By**

**VIO VERA EFFANY**

*This study aims to analyze the comparison of channeling of funds from conventional banks and islamic banks to the agricultural sector in Indonesia in 2016-2021. This study uses secondary data in monthly form obtained from Bank Indonesia (BI), Indonesian Economic and Financial Statistics (SEKI), Indonesian Banking Statistics (SPI), and Islamic Banking Statistics (SPS) using time series regression in the time period between January 2016 to December 2021. The results of research on the conventional model show that the NPL and ROA variables have a negative and significant effect on agricultural credit in the long term and LDR variables has a positive and significant effect in the short term. In addition, the results of research on the syariah model show that the ROAS variable has a positive and significant effect in the long term.*

**Keywords:** *Agricultural Credit and Financing, Return on Asset, Non Performing Loan / Non Performing financing, Loan to Deposit Ratio / Financing to Deposit Ratio.*