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Islamic Banking Capital Challenges to Increase Business Expansion (Indonesia Cases)

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Abstract

In the case of Indonesia regarding capital sources in Islamic Banks, all Islamic Banks are subsidiaries of Conventional Banks (except Bank Muamalat). Bank Syariah Mandiri which is the only Islamic Bank that meets capital ownership with Business Category Bank Level III (BOKU III) is also a subsidiary of Bank Mandiri (conventional bank). In the same way, conventional banks become essential to meet the capital requirement to improve the business of Islamic Bank. This article aims to determine the role of capital and operating profit for business expansion (financing) in Bank Syariah Mandiri. The method used is the quantitative method by using statistical tool STATA version 13. The result of regression test is known that capital and profit have a significant influence in increasing financing expansion in Islamic Bank. Also, the price of the number of bad debts causes the lack of public confidence in the Islamic bank. The alternative to increasing the capital and public trust is government policies to support Islamic bank become independent.

Keywords

Capital, Profit, Business Expansion, Non-Performing Financing, Government Policies

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