

ABSTRAK

Mazdalifah Hanuranda, NIM. 2310921036 *Pengaruh Pembiayaan Syariah Terhadap Pertumbuhan Ekonomi Sektor Pertanian di Indonesia (Periode 2015-2024)*. Program Studi Ekonomi Syariah, Fakultas Agama Islam Universitas Muhammadiyah Jember. Pembimbing (1) Siti Khayisatuzahro Nur, S.E., M.E, (2) Muhammad Syafi’I, S.E.I., M.E.I

Kata kunci: Pembiayaan Perbankan Syariah, Pertumbuhan PDB Sektor Pertanian, PDB Subsektor Tanaman Pangan, Time Series, OLS.

Sektor pertanian memiliki peran penting dalam perekonomian Indonesia, namun pertumbuhannya masih menghadapi berbagai tantangan, termasuk keterbatasan akses pembiayaan produktif. Penelitian ini bertujuan menganalisis pengaruh pembiayaan perbankan syariah sektor pertanian dan PDB subsektor tanaman pangan terhadap pertumbuhan PDB sektor pertanian di Indonesia. Penelitian menggunakan pendekatan kuantitatif dengan data *time series* kuartalan periode 2015Q1–2024Q4 yang diperoleh dari Otoritas Jasa Keuangan (OJK) dan Badan Pusat Statistik (BPS). Analisis dilakukan menggunakan metode *Ordinary Least Squares* (OLS) dengan Robust Standard Error setelah melalui uji stasioneritas *Augmented Dickey-Fuller* (ADF), uji asumsi klasik, dan uji spesifikasi model. Hasil penelitian menunjukkan bahwa pembiayaan perbankan syariah sektor pertanian tidak berpengaruh signifikan terhadap pertumbuhan PDB sektor pertanian. Sebaliknya, PDB subsektor tanaman pangan berpengaruh positif dan signifikan, sedangkan variabel *dummy shock* berpengaruh negatif dan signifikan terhadap pertumbuhan PDB sektor pertanian. Secara simultan, seluruh variabel dalam model berpengaruh signifikan terhadap pertumbuhan PDB sektor pertanian. Penelitian ini menyimpulkan bahwa pertumbuhan sektor pertanian Indonesia lebih dipengaruhi oleh kinerja subsektor tanaman pangan dibandingkan pembiayaan perbankan syariah. Oleh karena itu, diperlukan optimalisasi penyaluran pembiayaan syariah untuk mendukung pertumbuhan sektor pertanian.

ABSTRACT

Mazdalifah Hanuranda, Student ID. 2310921036 The Effect of Islamic Banking

Financing on Economic Growth in Indonesia's Agricultural Sector (2015–2024 Period). Islamic Economics Study Program, Faculty of Islamic Studies, Universitas Muhammadiyah Jember. Supervisors: (1) Siti Khayisatuzahro Nur, S.E., M.E. and (2) Muhammad Syafi'i, S.E.I., M.E.I.

Keywords: *Islamic Banking Financing, Agricultural GDP Growth, Food Crops Subsector GDP, Time Series, OLS.*

The agricultural sector plays an important role in the Indonesian economy; however, its growth continues to face various challenges, including limited access to productive financing. This study aims to analyze the effect of Islamic banking financing in the agricultural sector and the Gross Domestic Product (GDP) of the food crops subsector on the growth of agricultural sector GDP in Indonesia. This research employs a quantitative approach using quarterly time series data from 2015Q1 to 2024Q4 obtained from the Financial Services Authority (OJK) and Statistics Indonesia (BPS). The analysis was conducted using the Ordinary Least Squares (OLS) method with Robust Standard Error after performing the Augmented Dickey-Fuller (ADF) stationarity test, classical assumption tests, and model specification tests. The results indicate that Islamic banking financing in the agricultural sector has no significant effect on agricultural GDP growth. In contrast, the GDP of the food crops subsector has a positive and significant effect, while the dummy shock variable has a negative and significant effect on agricultural GDP growth. Simultaneously, all variables in the model significantly affect agricultural GDP growth. This study concludes that the growth of Indonesia's agricultural sector is influenced more by the performance of the food crops subsector than by Islamic banking financing. Therefore, optimizing the allocation of Islamic banking financing through more productive and targeted financing schemes is necessary to support the growth of Indonesia's agricultural sector.