

**KEMENTERIAN RISET, TEKNOLOGI DAN PENDIDIKAN TINGGI  
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI ISLAM  
DAFTAR No. : .....**

**ABSTRAK  
SKRIPSI SARJANA EKONOMI ISLAM**

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TAHUN PENYUSUNAN : 2017**

**JUDUL:**

Peramalan Stabilitas Bank Syariah di Indonesia dengan Metode *Autoregressive Integrated Moving Average* (ARIMA)

**ISI:**

Krisis keuangan internasional tahun 2008 telah meningkatkan ketertarikan dunia pada perbankan syariah. Peramalan stabilitas bank syariah dirasa penting sebagai langkah antisipasi dan pencegahan pengeluaran biaya krisis yang besar dimasa depan. Pengukuran stabilitas bank menggunakan z-score populer digunakan dalam berbagai penelitian tentang stabilitas bank maupun stabilitas keuangan. Z-score dapat menjelaskan kemungkinan kebangkrutan bank diukur melalui standar deviasi realisasi laba untuk menjatuhkan modal. Sehingga semakin tinggi nilai z-score maka semakin jauh kemungkinan bank untuk bangkrut dan semakin stabil.

Metode yang dipilih untuk meramalkan z-score bank syariah adalah *Autoregressive Integrated Moving Average* (ARIMA) yang memiliki keunggulan keakuratan dan ketepatan peramalan. Hasil analisis menunjukkan bahwa model ARIMA (24,1,5) merupakan model terbaik untuk meramalkan z-score bank syariah dengan persamaan sebagai berikut:

$$\hat{Z}_t = \hat{Z}_{t-1} + 0,409930\hat{Z}_{t-24} + a_t - 0,214682a_{t-5}$$

Dari model tersebut diramalkan nilai z-score bank syariah dari bulan September 2016 hingga Desember 2017. Nilai z-score bank syariah mengalami tren menurun hingga bulan Januari 2017 dan baru meningkat pada pertengahan tahun lalu menurun kembali di bulan Desember 2017. Faktor yang paling mempengaruhi pola pergerakan z-score tersebut adalah pola pergerakan kapitalisasi modal (car) yang sebagian besar dipengaruhi oleh perubahan jumlah saldo laba disetiap periode.

**Kata kunci: Stabilitas bank, peramalan, Z-score, ARIMA**

**MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER  
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**STUDY : ISLAMIC ECONOMIC  
LIST No. : .....**

**ABSTRACT  
THESIS OF ISLAMIC ECONOMICS BACHELOR**

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COMPOSED YEAR : 2017**

**TITLE:**

Forecasting Islamic Bank Stability in Indonesia with Autoregressive Integrated Moving Average (ARIMA) Method

**CONTENTS:**

The international financial crisis in 2008 has increased the world's interest in Islamic banking. Forecasting the stability of Islamic Banks is important to prevent cost crisis in the future. Measuring the stability of the bank using the z-score is popularly used in various studies on bank stability and financial stability. Z-score can explain the possible bankruptcy of a bank that measures the number of standard deviations a return realization has to fall in order to deplete equity. A higher z-score therefore implies a lower probability of insolvency risk.

The method for forecasting the z-score of Islamic banks is Autoregressive Integrated Moving Average (ARIMA), which has the advantage of accuracy and precision forecasting. Analysis result showed that ARIMA (24,1,5) is the best model for forecasting the z-score of the Islamic bank with the following equation:

$$\hat{Z}_t = \hat{Z}_{t-1} + 0,409930\hat{Z}_{t-24} + a_t - 0,214682a_{t-5}$$

Futhermore, the model was used to predict the z-score from September 2016 to December 2017. The result showed that z-score of Islamic banks have a downward trend until January 2017. Z-score will begin to increase in the middle of the year until November 2017 and then drop in December 2017. The most influence factor on z-score is the movement pattern of capitalization (car) that is largely influenced by the changes of retained earnings at each period.

**Kata kunci: bank stability, forecasting, Z-score, ARIMA**