

ANALISIS PERBEDAAN KINERJA KEUANGAN ANTARA BANK UMUM SYARIAH DENGAN BANK UMUM KONVENSIONAL PERIODE 2012-2016

INTISARI

Tujuan penelitian ini menganalisis perbedaan kinerja keuangan antara bank umum syariah dengan bank umum konvensional periode 2012-2016. Rasio yang digunakan adalah CAR, ROA, BOPO, NPL, dan LDR. Sampel penelitian ini ditentukan dengan metode *purposive sampling* yaitu bank umum syariah dan bank umum konvensional yang memiliki cabang syariah yang telah berdiri lebih dari 5 tahun. Teknik analisis yang digunakan untuk melihat perbedaan kinerja keuangan bank umum syariah dengan bank umum konvensional adalah metode *Independent sample t-test*. Analisis yang dilakukan menunjukkan bahwa terdapat perbedaan yang untuk masing-masing rasio keuangan antara bank umum syariah dengan bank umum konvensional di Indonesia periode 2012-2016. Bank umum syariah lebih baik kinerjanya dari segi rasio LDR, sedangkan bank umum konvensional lebih baik kinerjanya dari segi rasio CAR, ROA, NPL, dan BOPO.

Kata Kunci: Capital Adequacy Ratio, Return On Asset, Biaya Operasional terhadap Pendapatan Operasional, Non Performing Loan, Loan Deposit Ratio.

ABSTRACT

The purpose of this study is to analyze differences in financial performance between Islamic public banks and conventional commercial banks for the period 2012-2016. The ratio used is CAR, ROA, BOPO, NPL, and LDR. The sample of this study was determined by purposive sampling method, namely Islamic commercial banks and conventional commercial banks that have sharia branches that have stood for more than 5 years. The analysis technique used to see the differences in financial performance of Islamic commercial banks with conventional commercial banks is the Independent sample t-test method. The analysis conducted shows that there are differences for each financial ratio between Islamic commercial banks and conventional commercial banks in Indonesia for the period 2012-2016. Islamic commercial banks perform better in terms of the LDR ratio, while conventional banks are better in terms of their CAR, ROA, NPL and BOPO ratio.

Keywords: Capital Adequacy Ratio, Return On Assets, Operational Costs on Operating Income, Non Performing Loans, Loan Deposit Ratio