

ABSTRAK

Tujuan penelitian ini adalah untuk menguji dan menganalisis perbedaan kinerja keuangan pada bank umum konvensional dan bank umum syariah di Indonesia. Penerapan kinerja keuangan menggunakan metode RGEC (*Risk Profile, Good Corporate Governance, Earnings, and Capital*) yang telah ditentukan oleh Bank Indonesia. *Risk profile* dianalisis dengan menggunakan rasio *Non Performing Loans* (NPL), dan *Loan to Deposit Ratio* (LDR), *good corporate governance* dianalisis dengan menggunakan nilai komposit *good corporate governance* perusahaan yang melakukan *self assesment*, *earnings* dianalisis dengan menggunakan rasio *Return on Assets* (ROA), dan *capital* dianalisis dengan menggunakan rasio *Capital Adequacy Ratio* (CAR). Metode analisis data yang digunakan dalam penelitian ini adalah penelitian kuantitatif dan kualitatif, penelitian kuantitatif dianalisis dengan *descriptive statistic*, *independent sample t-test*, dan *Mann-Whitney Test* sedangkan penelitian kualitatif dianalisis dengan metode wawancara kepada responden. Total sampel penelitian ini adalah 22 bank (11 bank umum konvensional dan 11 bank umum syariah) yang menerbitkan laporan keuangan di Bank Indonesia selama tahun 2012 hingga 2016. Hasil penelitian menunjukkan bahwa terdapat perbedaan kinerja keuangan pada rasio NPL, LDR, ROA, dan GCG antara bank konvensional dan bank syariah dan pada rasio CAR tidak terdapat perbedaan antara bank konvensional dan syariah. Bank konvensional memiliki rasio NPL, LDR, dan ROA lebih baik dibandingkan dengan bank syariah, sementara GCG dan CAR bank syariah lebih baik dibandingkan dengan bank umum konvensional.

Kata kunci: Kinerja Keuangan, RGEC, NPL, LDR, GCG, ROA, CAR.

ABSTRACT

The purpose of this study is to examine and analyze the differences in financial performance at conventional commercial banks and sharia banks in Indonesia. Implementation of financial performance using RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital) method determined by Bank Indonesia. Risk profile analyzed by using ratio of Non Performing Loans (NPL), and Loan to Deposit Ratio (LDR), good corporate governance is analyzed by using composite value of corporate good corporate governance doing self assessment, earnings analyzed by using Return on Assets (ROA) , And capital is analyzed by using Capital Adequacy Ratio (CAR) ratio. Data analysis method used in this research is quantitative and qualitative research, quantitative research is analyzed by descriptive statistic, independent sample t-test, and Mann-Whitney Test while qualitative research is analyzed by interview method to respondent. The total sample is 22 banks (11 conventional commercial banks and 11 sharia commercial banks) that publish financial statements in Bank Indonesia during 2012 to 2016. The results show that there are differences in financial performance on the ratio of NPL, LDR, ROA, and GCG between Conventional banks and sharia banks and on the CAR ratio there is no difference between conventional and sharia banks. Conventional banks have NPL, LDR, and ROA ratios better than sharia banks, while GCG and CAR sharia banks are better than conventional commercial banks.

Keywords: Financial Performance, RGEC, NPL, LDR, GCG, ROA, CAR.