

ANALISIS KOMPARATIF KINERJA KEUANGAN BANK UMUM KONVENSIONAL DAN BANK UMUM SYARIAH DI INDONESIA

Dhinna Prima Noviana¹, Inna Zahara²

INTISARI

Bank merupakan salah satu lembaga keuangan yang menjadi penggerak roda perekonomian dan memegang peran penting di sektor keuangan di Indonesia. Perbankan di Indonesia memiliki dua jenis bank berdasarkan kegiatan usahanya, yaitu Bank Umum Konvensional dan Bank Umum Syariah. Bank sebagai lembaga keuangan perlu mengoptimalkan kinerjanya. Kinerja keuangan merupakan salah satu faktor terpenting dan perlu diperhatikan oleh bank agar tetap bertahan. Namun, pangsa pasar bank syariah yang masih minim berdampak pada kinerja keuangannya. Hal ini dipicu dengan kurangnya sosialisasi terkait pemahaman tentang sistem operasional bank syariah sehingga minimnya kepercayaan masyarakat pada bank syariah Indonesia. Tujuan penelitian ini adalah untuk mengetahui apakah terdapat perbedaan *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM)/*Net Operating Margin* (NOM), dan *Loan to Deposit Ratio* (LDR)/*Financing to Deposit Ratio* (FDR) yang signifikan antara Bank Umum Konvensional dengan Bank Umum Syariah. Penelitian ini menggunakan pendekatan kuantitatif. Metode pengambilan sample menggunakan metode *nonprobability* sampling dengan teknik teknik *purposive sampling* dengan kriteria yang telah ditentukan. Hasil dari penelitian ini menunjukkan bahwa rasio CAR, ROA, BOPO, dan LDR/FDR tidak terdapat perbedaan signifikan antara Bank Umum Konvensional dengan Bank Umum Syariah, sedangkan pada rasio NIM/NOM terdapat perbedaan yang signifikan antara Bank Umum Konvensional dengan Bank Umum Syariah.

Kata Kunci: Kinerja keuangan, CAR, ROA, BOPO, NIM, NOM, LDR, FDR

¹ Mahasiswa Program Studi Akuntansi Universitas Jenderal Achmad Yani Yogyakarta

² Dosen Program Studi Akuntansi Universitas Jenderal Achmad Yani Yogyakarta

COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF CONVENTIONAL COMMERCIAL BANKS AND SHARIA COMMERCIAL BANKS IN INDONESIA

Dhinna Prima Noviana³, Inna Zahara⁴

ABSTRACT

Banks are among the financial institutions that drive the economy and play an important role in Indonesia's financial sector. In banking in Indonesia, there are two types of banks based on their operations, namely conventional commercial banks and Sharia commercial banks. Banks as financial institutions must optimize their performance. Financial performance is one of the most important factors and must be taken into account by banks to survive. However, the still low market share of Islamic banks has an impact on their financial performance. This was triggered by a lack of socialization in understanding the operational system of Sharia banks, which resulted in low public trust in Indonesian Sharia banks. The purpose of this research is to find out whether there are differences in Capital Adequacy Ratio (CAR), Return on Assets (ROA), Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM)/Net Operating Margin (NOM). The loan to deposit ratio (LDR)/funding to deposit ratio (FDR) is significant between conventional commercial banks and Shariah commercial banks. This study uses a quantitative approach. The sampling method uses a non-probability sampling method with purposive sampling techniques with predetermined criteria. The results of this research show that there are no significant differences in CAR, ROA, BOPO and LDR/FDR ratios between conventional commercial banks and Shariah commercial banks, while there are significant differences in NIM/NOM ratio between conventional commercial banks and Sharia gives commercial banks.

Keywords: Financial performance, CAR, ROA, BOPO, NIM, NOM, LDR, FDR

³ Students of Accounting Study Program, General Achmad Yani University Yogyakarta

⁴ Lecturer in Accounting Study Program, General Achmad Yani University Yogyakarta