

# **ANALISIS PERBANDINGAN TINGKAT KESEHATAN BANK BUMN KONVENSIONAL DAN BANK BUMN SYARIAH DI INDONESIA**

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## **ABSTRAK**

Penelitian ini bertujuan untuk membandingkan tingkat kesehatan Bank Konvensional dan Bank Syariah di Indonesia periode 2010-2018 dengan pendekatan RGEC. Variabel yang digunakan dalam penelitian ini adalah *Non Performing Loan (NPL) / Non Performing Finance (NPF)*, *Loan to Deposit Ratio (LDR) / Financing to Deposit Ratio (FDR)*, *Return on Assets (ROA)*, *Net Interest Margin (NIM) / Net Operating Margin (NOM)*, Beban Operasional terhadap Pendapatan operasional (BOPO), dan *Capital Adequacy Ratio (CAR)*. Metode yang digunakan dalam penelitian ini adalah uji *independent sample t test*. Hasil penelitian ini menunjukkan bahwa terdapat perbedaan yang signifikan pada rasio NPL, LDR, ROA, BOPO, dan CAR antara Bank Konvensional dan Bank Syariah. Sedangkan pada rasio NIM tidak terdapat perbedaan antara Bank Konvensional dan Bank Syariah. Secara umum, kinerja keuangan Bank Konvensional lebih baik daripada Bank Syariah.

**Kata kunci : Kinerja keuangan, RGEC, NPL, LDR, ROA, NIM, BOPO, CAR.**

**THE ANALYSIS OF BANK HEALTH LEVEL COMPARISON BETWEEN  
CONVENTIONAL BANK AND SYARIAH BANK IN INDONESIA**

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**ABSTRACT**

*This research aims at comparing the health level of Conventional Bank and Syariah Bank in Indonesia period 2010 – 2018 with RGEC approach. The variables used in this research were Non Performing Loan (NPL) / Non Performing Finance (NPF), Loan to Deposit Ratio (LDR) / Financing to Deposit Ratio (FDR), Return on Assets (ROA), Net Interest Margin (NIM) / Net Operating Margin (NOM), Beban Operasional terhadap Pendapatan Operasional (Operational Expenses towards Operational Income)/BOPO, and Capital Adequacy Ratio (CAR). The method used was independent sample t-test. The result of this research shows that there is significant difference on the ratio of NPL, LDR, ROA, BOPO and CAR between Conventional Bank and Syariah Bank. Generally, the performance of Conventional Bank is better than Syariah Bank*

**Key Words: Financial Performance, RGEC, NPL, LDR, ROA, NIM, BOPO, CAR**