

## ABSTRAK

RUDIANDI 2022, **Perbandingan Kinerja Keuangan Antara Perbankan Syariah dan Perbankan Konvensional Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia (BEI)**. Skripsi Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh Pembimbing I Sultan Sarda dan Pembimbing II Linda Arisanty Razak.

Penelitian ini bertujuan untuk mengetahui ada tidaknya perbedaan signifikan antara kinerja keuangan Perbankan Syariah dan Perbankan Konvensional dengan menggunakan lima rasio, dimana rasio permodalan menggunakan rasio CAR (*Capital Adequacy Rasio*), rasio kualitas aset produktif menggunakan rasio NPL (*Non Performing Loan*), rasio rentabilitas menggunakan rasio ROA (*Return On Asset*), rasio efisiensi menggunakan rasio BOPO (*Beban Operasional terhadap Pendapatan Operasional*), dan rasio likuiditas menggunakan rasio LDR (*Loan to Deposit Ratio*). Metode yang digunakan dalam penelitian ini adalah menggunakan uji *Independent Sample T-test* untuk membandingkan kinerja antara bank syariah dan bank konvensional. Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian deskriptif kuantitatif dengan mengolah data sekunder berupa laporan keuangan yang terdaftar di Bursa Efek Indonesia (BEI).

Hasil penelitian menunjukkan bahwa terdapat perbedaan signifikan antara kinerja keuangan perbankan syariah dan perbankan konvensional jika ditinjau dari rasio CAR, BOPO dan LDR, sedangkan ditinjau dari rasio NPL, dan ROA tidak terdapat perbedaan signifikan antara kinerja kedua bank tersebut. Jika ditinjau dari nilai mean (rata-rata) rasio CAR, NPL, dan ROA, kinerja Bank Konvensional lebih baik dibandingkan dengan Bank Syariah. Namun jika ditinjau dari rasio BOPO dan LDR, Bank syariah lebih baik dibandingkan dengan Bank Konvensional. Secara keseluruhan dapat dilihat bahwa Bank Konvensional lebih unggul dibandingkan Bank Syariah. Hal tersebut disebabkan karena Bank konvensional yang sudah beroperasi jauh lebih lama dibandingkan Bank Syariah yang relatif baru.

Kata kunci : CAR, NPL, ROA, BOPO dan LDR

## ABSTRACT

RUDIANDI 2022, **Comparison Of Financial Performance Between Islamic Banking and Conventional Banking On Banking Companies Listed On The Indonesia Stock Exchange (IDX)**. Thesis of Accounting Study Program at the Faculty of Economics and Business, Muhammadiyah University Makassar. Guided by supervisor I Sultan Sarda and Supervisor II Linda Arisanty Razak.

*This study aims to determine whether there is a significant difference between the financial performance of Islamic banking and conventional banking using five aspects, where capital aspects use CAR ratios (Capital Adequacy Ratio), earning asset quality aspects use NPL ratios (Noan Performing Loan), profitability aspects use ROA ratios (Return On Asset), efficiancy aspects use BOPO ratios (Operational Costs against Operating Income), and liquidity aspects using the LDR ratios (Loan to Deposit Ratio). The method used in this research is to use an idependent sample T-test to compare the performance between Islamic and Conventional Banks. This type of research is a quantitative descriptive study by processing secondary data in the form of financial statements listed on the Indonesia Stock Exchange (IDX).*

*The results of research conducted on several banks that are sampled from Islamic banking and conventional banking show that there are significant differences between the financial performance of Islamic banking and conventional banking when viewed from the CAR,BOPO, and LDR ratios. While seen from the ratio of NPL and ROA there is no significant difference between the performance of the two banks. If based on the mean (average) ratio of CAR, NPL, and ROA, the performance pf confentional bank is better than Islamic banks. But if it is reviewed from the Syariah bank. However, in terms of Islamic banks BOPO and LDR ratios better than conventional banks. Overall, it can be seen that conventional banks are superior to Islamic banks. This is due to conventional banks that have been operating for far longer than relatively new Islamic banks.*

**Key words :** CAR, NPL, ROA, BOPO and LDR