# ABSTRAK

**HASNIAR, 105731118520. 2024. "Analisis Perbandingan Kinerja Keuangan Bank Konvensional dan Bank Syariah yang Terdaftar di Bursa Efek Indonesia (BEI)". Skripsi. Jurusan Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh Amir dan Asriani Hasan**

Penelitian ini bertujuan untuk mengetahui apakah terdapat perbedaan signifikan kinerja keuangan perbankan syariah dan perbankan konvensional yang terdaftar di Bursa Efek Indonesia (BEI) dengan menggunakan lima rasio keuangan yaitu, *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return on Asset* (ROA), Beban Operasional Pendapatan Operasional (BOPO), dan *Total Asset Turnover* (TATO). Metode yang digunakan dalam penelitian ini adalah kuantitatif deskriptif. Teknik analisis data yang digunakan adalah uji *Independent Sample T-test* untuk melihat apakah terdapat perbedaan signifikan antara kinerja keuangan perbankan syariah dengan perbankan konvensional. Hasil penelitian ini menunjukkan terdapat perbedaan signifikan pada rasio CAR dan TATO antara bank syariah dengan bank konvensional. Sedangkan pada rasio NPL, ROA, dan BOPO tidak terdapat perbedaan signifikan antara bank syariah dan bank konvensional. Apabila ditinjau berdasarkan nilai rata-rata (mean), maka kinerja keuangan berdasarkan BOPO bank konvensional lebih baik dibandingkan dengan bank syariah. Namun jika ditinjau dari rasio CAR, NPL, ROA, dan TATO, maka kinerja keuangan Bank Syariah lebih baik dibandingkan dengan Bank Konvensional.

**Kata Kunci:** CAR, NPL, ROA, BOPO, TATO

# ABSTRACT

**HASNIAR, 105731118520. 2024. *"Comparative Analysis of Financial Performance of Conventional Banks and Islamic Banks Listed on the Indonesia Stock Exchange (BEI)". Thesis. Department of Accounting, Faculty of Economics and Business, University of Muhammadiyah Makassar. Supervised by* Amir *and* Asriani Hasan**

*This study aims to determine whether there are significant differences in the financial performance of Islamic banking and conventional banking listed on the Indonesia Stock Exchange (IDX) using five financial ratios, namely, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return on Asset (ROA), Operating Expenses Operating Income (BOPO), and Total Asset Turnover (TATO). The method used in this research is descriptive quantitative. The data analysis technique used is the Independent Sample T-test to see if there is a significant difference between the financial performance of Islamic banking and conventional banking. The results of this study indicate that there are significant differences in CAR and TATO ratios between Islamic banks and conventional banks. While in the ratio of NPL, ROA, and BOPO there is no significant difference between Islamic banks and conventional banks. When viewed based on the average value (mean), the financial performance based on BOPO conventional banks are better than Islamic banks. However, when viewed from the CAR, NPL, ROA, and TATO ratios, the financial performance of Islamic Banks is better than that of Conventional Banks.*

*Keyword: CAR, NPL, ROA, BOPO, TATO*