

ABSTRACT

DIFFERENCE ANALYSIS OF FINANCIAL PERFORMANCE SHARIA BANKS AND CONVENTIONAL BANKS IN INDONESIA (TURN 5 YEARS, 2009-2013)

BY

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The aim of this study is to empirically examine differences in financial performance sharia banks and conventional banks. Financial Ratios used are adalah Capital Adequacy Ratio (CAR), Return On Risked Asset (RORA), Net Profit Margin (NPM), Return On Asset (ROA), Operating Expenses to Operating Income (BOPO) dan Finance Deposit Ratio (FDR).

This study was conducted in the manufacturing sector listed in Indonesia Stock Exchange in 2009-2013. The sampling was conducted with purposive sampling method and acquired 2 syariah bank and 3 konvensional bank. The test was done by Independent Samples T-Test with a significance level of 5% using SPSS version 21.

These results indicate that there are differences between CAR, RORA, NPM, ROA, BOPO and FDR of syariah bank and conventional bank.

Keywords: Sharia Banks, Conventional Banks, Financial Performance, CAMEL, CAR, RORA, NPM, ROA, BOPO and FDR.