

ABSTRAK

ANALISIS KOMPARATIF TINGKAT KESEHATAN BANK SYARIAH DAN BANK KONVENSIONAL DI INDONESIA MENGGUNAKAN PENDEKATAN RGEC PERIODE 2014-2017

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Penelitian ini bertujuan untuk menganalisis perbedaan tingkat kesehatan bank syariah dan bank konvensional dengan menggunakan metode RGEC: (*Risk profile, Good Corporate Governance, Earning, dan Capital*). Penggunaan metode RGEC telah ditetapkan oleh BI (Bank Indonesia) digunakan sejak 2012 dan ditetapkan dalam PBI nomor 13/1/ PBI/2011. Penelitian ini mengobservasi 7 bank syariah dan 7 bank konvensional selama periode 4 tahun sehingga didapat 56 sample. Hasil penelitian menunjukkan bahwa berdasarkan faktor *risk profile* yang diukur dengan NPL dan LDR maka hasil perhitungan *Non Performing Loan* (NPL) adalah tidak terdapat perbedaan antara perbankan syariah dan perbankan konvensional di Indonesia, berdasarkan *Loan to Deposit Ratio* (LDR) menunjukkan hasil yang sama yaitu tidak terdapat perbedaan antara perbankan syariah dan perbankan konvensional di Indonesia. Berdasarkan *Good Corporate Governance* (GCG) terdapat perbedaan antara bank syariah dan bank konvensional di Indonesia. Berdasarkan *Earning* yang diukur dengan ROA dan NIM maka berdasarkan pengukuran *Return On Asset* (ROA) terdapat perbedaan antara bank syariah dengan bank konvensional sedangkan dilihat dari pengukuran *Net Interest Margin* (NIM) tidak terdapat perbedaan antara perbankan syariah dan perbankan konvensional di Indonesia. Berdasarkan faktor *Capital* yang diukur dengan *Capital Adequacy Ratio* (CAR) tidak terdapat perbedaan antara perbankan syariah dengan perbankan konvensional di Indonesia.

Kata Kunci : Analisis komparatif, Bank Syariah, Bank Konvensional, metode RGEC, *Risk profile, Good Corporate Governance, Earning, Capital*

ABSTRACT

COMPARATIVE ANALYSIS OF HEALTH LEVEL ISLAMIC BANK AND CONVENTIONAL BANK IN INDONESIA USING RGEC PERIOD 2014-2017

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This study aims to analyze the different of health level islamic banks and conventional banks using RGEC method : (Risk Profile, Good Corporate Governance, Earning, and Capital). The use of the RGEC method has been established by BI (Bank Indonesia) effective since 2012 and stipulated in PBI no. 13/1/ PBI/2011. This study observed 7 islamic banks and 7 conventional banks over a period of 4 years to obtain 56 samples. The results showed that based on the risk profile factor measured by NPL and LDR, the result of Non Performing Loan (NPL) calculation is that there is no difference between islamic banking and conventional banking in Indonesia, based on Loan to Deposit Ratio (LDR) there is a difference between islamic banking and conventional banking in Indonesia. Based on Good Corporate Governance (GCG) there is a difference between islamic banking and conventional banking in Indonesia. Based on earning measured by ROA and NIM then based on measurement Return On Asset (ROA) there is difference between islamic banking with conventional banking while seen from measurement of Net Interest Margin (NIM) there is no difference between islamic banking and conventional banking in Indonesia. Based on Capital factor measured by Capital Adequacy Ratio (CAR), there is no difference between islamic banking and conventional banking in Indonesia.

Keyword : Comparative Analysis, Islamic Banks, Conventional Banks, RGEC method, Risk Profile, Good Corporate Governance, Earning, Capital