

ABSTRAK

Penelitian ini bertujuan untuk menganalisis perbandingan kinerja keuangan antara bank umum konvensional dan bank umum syariah di Indonesia. Penelitian ini merupakan jenis penelitian deskriptif dengan pendekatan kuantitatif. Populasi yang diambil dalam penelitian ini adalah bank umum yang terdaftar pada Otoritas Jasa Keuangan (OJK). Pengambilan sampel dalam penelitian ini dilakukan dengan menggunakan teknik purposive sampling sehingga diperoleh sampel sebanyak 11 bank umum konvensional dan 9 bank umum syariah. Data yang digunakan merupakan data sekunder yang diperoleh dari laporan tahunan publikasi masing-masing bank umum yang terdaftar pada Otoritas Jasa Keuangan (OJK) selama periode 2016-2020. Data dalam penelitian ini terdiri atas rasio-rasio keuangan *Return On Asset* (ROA), *Return On Equity* (ROE), *Net Interest Margin/Net Operating Margin* (NIM/NOM), Biaya Operasional Terhadap Pendapatan Operasional (BOPO), dan *Non Performing Loan/Non Performing Financing* (NPL/NPF). Pada penelitian ini, analisis data dilakukan dengan menggunakan analisis statistik deskriptif dan uji beda dua sampel independen dari statistik non-paramaterik, yaitu uji *Mann Whitney*. Setelah melakukan analisis data, diperoleh hasil yang menunjukkan bahwa terdapat perbedaan pada kinerja keuangan bank umum konvensional dan bank umum syariah yang diukur dengan rasio ROA, ROE, NIM/NOM, BOPO dan NPL/NPF. Secara umum, kinerja keuangan pada bank umum konvensional lebih baik dibandingkan dengan bank umum syariah.

Kata Kunci: kinerja keuangan bank, bank umum konvensional, bank umum syariah, *return on asset*, *return on equity*, *net interest margin/net operating margin*, *biaya operasional terhadap pendapatan operasional*, dan *non performing loan/non performing financing*

ABSTRACT

This study aims to analyze the comparison of financial performance between conventional commercial banks and sharia commercial banks in Indonesia. This research is a type of descriptive research with a quantitative approach. The population taken in this study are commercial banks registered with the Otoritas Jasa Keuangan (OJK). Sampling in this study was conducted using purposive sampling technique so that a sample of 11 conventional commercial banks and 9 sharia commercial banks was obtained. The data used is secondary data obtained from the published annual reports of each commercial bank registered with the Otoritas Jasa Keuangan (OJK) during the 2016-2020 period. The data in this study consists of financial ratios Return On Assets (ROA), Return On Equity (ROE), Net Interest Margin/Net Operating Margin (NIM/NOM), Operating Costs to Operating Income (BOPO), and Non-Performing Loans/Non-Performing Financing (NPL/NPF). In this study, data analysis was carried out using descriptive statistical analysis and the two-sample independent test of non-parametric statistics, namely the Mann Whitney test. After analyzing the data, the results show that there are differences in the financial performance of conventional commercial banks and sharia commercial banks as measured by the ratio of ROA, ROE, NIM/NOM, BOPO and NPL/NPF. In general, the financial performance of conventional commercial banks is better than that of Islamic commercial banks.

Keywords: *financial performance of banks, conventional commercial banks, Islamic commercial banks, return on assets, return on equity, net interest margin/net operating margin, operating costs on operating income, and non-performing loans/non-performing financing*