

ABSTRAK

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Analisis Perbandingan Kinerja Keuangan Dengan Menggunakan Metode CAMEL Sebagai Penilaian Tingkat Kesehatan Bank dan Tinjauannya Dari Sudut Pandangan Islam (Studi Penelitian Pada Bank BUMN, Bank Swasta, Bank Asing dan Bank Pembangunan Daerah)

Uraian Abstrak

Penelitian ini menganalisis kinerja keuangan bank BUMN, Bank Swasta, Bank Asing dan Bank Pembangunan Daerah pada periode 2011-2015 dengan menggunakan metode CAMEL. Sampel diambil menggunakan metode *purposive sampling*. Metode analisis yang digunakan adalah Uji Ragam Satu Arah (*One-Way ANOVA*).

Penelitian ini menunjukkan Bank BUMN, Bank Swasta, Bank Asing dan Bank Pembangunan Daerah bahwa terdapat perbedaan yang signifikan pada *Capital, Assets Quality, Management, dan Earnings*. Sedangkan pada rasio *Liquidity* tidak terdapat perbedaan yang signifikan.

Tinjauan Islam terhadap kinerja keuangan berdasarkan ratio CAMEL bahwa suatu bank dinilai sehat, jika bank tersebut mampu menunaikan kepercayaan (amanah) kepada pihak nasabah dan karyawan (pihak yang telah menunaikan kewajiban) serta kepatuhan terhadap prinsip Islam.

Kata Kunci : kesehatan bank, kinerja keuangan, CAMEL.

ABSTRACT

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Financial Performance Comparison Analysis Using CAMEL Method As A Rating Of Bank Soundness And Its Review From The Corner Of Islamic View (Research studies on State Owned Banks, Private Banks, Foreign Banks and Regional Development Banks for 2011-2015 period)

Abstract Description

This study analyzes the financial performance of state-owned banks, private banks, foreign banks and regional development banks in the period 2011-2015 using CAMEL method. Samples were taken using purposive sampling method. The analytical method used is the One-Way ANOVA Test.

This study shows BUMN, Private Bank, Foreign Bank and Regional Development Bank that there are significant differences in Capital, Assets Quality, Management, and Earnings. While at Liquidity ratio there is no significant difference.

Islamic views on financial performance are based on the CAMEL ratio that a bank is considered healthy, if the bank is able to fulfill trust (trust) to the customer and the employee (the party who has fulfilled the obligation) and the compliance with Islamic principles.

Key Words : health of banks, financial performance, CAMEL