

## ABSTRAK

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**Analisis Perbandingan Kinerja Keuangan Bank Umum Syariah dan Bank Umu Konvensional Serta Tinjauannya Dari Sudut Pandang Islam**

## ABSTRAK

Tujuan dari penelitian ini ialah untuk mengetahui perbandingan Kinerja Keuangan Bank Umum Syariah dan Bank Umum Konvensional. Populasi dalam penelitian ini adalah Bank Umum Syariah dan Bank Umum Konvensional di Indonesia. Teknik pengambilan sampel yang digunakan adalah teknik sampel *Judgment Sampling* dan *Purposive Sampling*. Ukuran sampel dalam penelitian ini adalah bank di Indonesia yang dikategorikan dalam buku satu. Data dikumpulkan berdasarkan data dari Otoritas Jasa Keuangan (OJK) dan Bank Indonesia (BI). Metode analisis data yang digunakan menggunakan metode komparatif dan di uji dengan metode *Sample T Test*. Hasil penelitian menunjukkan bahwa: (1) Tidak terdapat perbedaan yang signifikan antara rasio FDR/LDR Bank Umum Syariah dan Bank Umum Konvensional. (2) Terdapat perbedaan yang signifikan antara rasio ROA Bank Umum Syariah dan Bank Umum Konvensional. (3) Terdapat perbedaan yang signifikan antara rasio BOPO Bank Umum Syariah dan Bank Umum Konvensional. (4) Terdapat perbedaan yang signifikan antara rasio CAR Bank Umum Syariah dan Bank Umum Konvensional.

Ditinjau dari sudut pandang Islam, Terdapat perbedaan yang signifikan antara Kinerja Keuangan Bank Umum Syariah dan Bank Umum Konvensional. Hal ini dikarenakan pada dasarnya Bank Umum Konvensional menggunakan prinsip dan sistem yang berbeda dengan Bank Umum Syariah dalam menjalankan kegiatan usahanya. Dalam menjalankan kegiatannya Bank Umum Konvensional memberikan kebebasan secara luas dalam melakukan kegiatan keuangannya, sedangkan Bank Umum Syariah menggunakan sistem dan prinsip yang sesuai dengan ajaran agama Islam serta tidak menerapkan hal-hal yang dilarang dalam Islam yang dapat merugikan banyak pihak.

**Kata Kunci:** Kinerja Keuangan, Bank Umum Syariah dan Bank Umum Konvensional.

## **ABSTRACT**

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***A Comparative Analysis between Islamic and Conventional Commercial Banks and Their Reviews According to an Islamic Perspective***

## **ABSTRACT**

*The purpose of this study is to determine the comparison of the Financial Performance of Islamic Commercial Banks and Conventional Commercial Banks. The population in this study are Islamic Commercial Banks and Conventional Commercial Banks in Indonesia. The sampling technique used was the Side Judgment and purposive sampling technique. The sample size in this study were banks in Indonesia which were categorized in book one. Data is collected based on data from the Financial Services Authority (OJK) and Bank Indonesia (BI). The data analysis method used is the comparative method and is tested by the Sample T Test method. The results showed that: (1) There is no significant difference between the FDR / LDR ratio of Islamic Commercial Banks and Conventional Commercial Banks. (2) There is a significant difference between the ROA ratio of Islamic Commercial Banks and Conventional Commercial Banks. (3) There is a significant difference between the BOPO ratio of Islamic Commercial Banks and Conventional Commercial Banks. (4) There is a significant difference between the CAR ratio of Islamic Commercial Banks and Conventional Commercial Banks.*

*From an Islamic point of view, there is a significant difference between the Financial Performance of Islamic Commercial Banks and Conventional Commercial Banks. This is because basically Conventional Commercial Banks use different principles and systems from Islamic Commercial Banks in carrying out their business activities. In carrying out their activities, Conventional Commercial Banks provide broad freedom in carrying out their financial activities, while Islamic Commercial Banks use systems and principles that are in accordance with Islamic teachings and do not apply things that are prohibited in Islam which can harm many parties.*

***Keywords:*** *Financial Performance, Islamic Commercial Banks and Conventional Commercial Banks*