ANALISIS PERBANDINGAN KINERJA KEUANGAN PERBANKAN SYARIAH DENGAN PERBANKAN KONVENSIONAL SEBELUM DAN SETELAH KRISIS GLOBAL

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Analisis Perbandingan Kinerja Keuangan Perbankan Syariah Dengan Perbankan Konvensional Sebelum Dan Setelah Krisis Global (*Comparative Analysis Of Financial Performance Islamic Banking With Conventional Banking Before And After The Global Crisis*)

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ABSTRACT

This study aimed to compare the financial performance of Islamic banking with the conventional banking before and after the global crisis. This study period was divided into two, namely the period before the global crisis between June 2007-August 2008 and after a global crisis between January 2009-November 2009. Financial ratios used consisted of CAR, NPL, ROA, ROE, ROA and LDR.

On the basis of predetermined criteria sample, obtained by two sample groups, namely two Islamic banks and seven conventional banks. Analysis tool used to prove the hypothesis in this study is an independent sample t-test.

The analysis conducted in the period before the global crisis shows that the average financial ratios of Islamic banking (LDR) is significantly better compared with conventional banking, while at other ratios are not significant differences. But if you look at the overall Islamic banking shows better performance than conventional banking.

The analysis conducted in the period after the global crisis shows that the average ratio of conventional banking finance (NPL) is significantly better with Islamic banking, While at other ratios are not significant differences. But in general if you look at conventional banks showed overall better performance dibandikan Islamic banking.

The conclusion from this study show that the performance of Islamic banking before the global financial crisis in general better than the conventional banking. whereas after the Global Crisis of conventional banking is better than the sharia banking. This shows the conventional banking is better in crisis situations

Key words : *global crisis, islamic banking, conventional banking.*

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